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The Commonwealth of Massachusetts

DIVISION OF BANKS AND LOAN AGENCIES

# ANNUAL REPORT

OF THE

# COMMISSIONER OF BANKS

FOR THE

*Year Ending June 30, 1963*

## SECTION B

RELATING TO

## CREDIT UNIONS

PUBLICATION OF THIS DOCUMENT APPROVED BY ALFRED C. HOLLAND, STATE PURCHASING AGENT

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# The Commonwealth of Massachusetts

## DIVISION OF BANKS AND LOAN AGENCIES

150 Causeway Street, Boston

*Commissioner of Banks*
John B. Hynes

*Deputy Commissioner of Banks*
Daniel J. O'Connor

*Chief Director of Bank Examinations*
Arthur B. Malone

*Director of Credit Union Examinations*
Carl H. Baker

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Paul Donovan

*Director of Research and Statistics*
Laurie A. Ebacher

*General Counsel*
John P. Clair

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# The Commonwealth of Massachusetts

Office of the Commissioner of Banks
150 Causeway Street, Boston
October 1, 1963

*To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts:*

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Credit Unions, pursuant to the provisions of General Laws, Chapter 167, Section 9.

The financial statements and miscellaneous statistical data incorporated herein pertaining to Credit Unions are for the fiscal year ending June 30, 1962.

Respectfully,

John B. Hynes

*Commissioner of Banks*

## CREDIT UNIONS

The statistical information provided in the following review and in supporting schedules and composite statements, relates to the twelve-month period from July 1, 1962 to June 30, 1963, inclusive.

During the period ending June 30, 1963, six new credit unions began business, and eleven entered into liquidation.

The following facts and figures present highlights of the composite financial condition of the credit unions on June 30, 1963 and changes effective during the previous twelve-month period.

*Total Assets*

On June 30, 1963 the 439 credit unions in operation had total assets of $252,890,104 which represents an increase of $19,996,913 or 8.59% over the figure of June 30, 1962.

*Personal Loans*

Personal loans to members which represent a major phase of the operations and objectives of credit unions chartered by the Commonwealth, continued the upward trend of prior years as the unsecured and partially secured classification rose approximately $6,808,644 to the present outstanding balance of $58,333,683 and the secured group increased $4,056,778 to $41,226,403. Together these two classifications comprise 39.37% of total assets at the present time.

*Real Estate Loans*

Holdings in real estate loans secured by first mortgages also continue to expand. The present outstanding balance of $77,480,875 representing 30.64% of total assets reflects an increase of $5,064,415 for the twelve-month period.

*Investments in Bonds and Notes*

Investments in bonds and notes, most of which are in U.S. Government obligations, decreased $1,253,844 during the year. The present book value of $23,881,352 or 9.44% of total assets continues to represent a substantial segment of these assets.

*Other Investments*

During the current twelve-month period, holdings in shares of co-operative banks decreased $189,589 to a present total of $13,136,440 and deposits in savings banks and in savings departments of trust companies and national banks increased $2,507,420 to an outstanding balance of $13,524,381. Investments in bank stocks increased $168,468 to a total book figure of $5,047,513 during the same period.

*Cash on Hand and Due from Depository Banks*

Uninvested assets represented by cash on hand and balances due from depository banks subject to check, increased $196,171 during the year and the present combined total of $9,387,189 equals 3.71% of total assets.

*Shares and Deposits*

Outstanding share capital increased $17,492,602 or 9.07% during the year to a present balance of $210,332,807 which is held by 439,587 members. Deposits including club accounts decreased $242,657 to a total of $6,870,808.

*Capital Reserves*

Reserves available for shrinkage and loss, as represented by the guaranty fund, undivided earnings, and the reserve fund, increased $2,211,950 during the period and the present combined total of $26,928,511 represents 10.65% of total assets.

## Credit Unions which Commenced Business Between July 1, 1962 and June 30, 1963

| Date Business Commenced | Name | Location |
|---|---|---|
| July 7, 1962 | Boston Globe Employees Credit Union | Boston |
| July 23, 1962 | Massachusetts Mutual Employees Credit Union | Springfield |
| Sept. 13, 1962 | Freedom House Credit Union | Roxbury |
| Nov. 21, 1962 | Charlton Credit Union | Charlton |
| Dec. 4, 1962 | Spasco Credit Union | Springfield |
| Mar. 13, 1963 | ITT Surco Employees Credit Union | Clinton |

## Credit Unions in Liquidation Between July 1, 1962 and June 30, 1963, Inclusive

Attleboro Credit Union, Attleboro**
Bakers Local No. 45 Credit Union, Boston
Cambridge Credit Union, Cambridge
Everett Fire Department Credit Union, Everett*
Family Credit Union, Chelsea
Fenway Credit Union, Boston
Franklin Aid Credit Union, Dorchester
Friend Street Credit Union, Boston
Hamel Employees Credit Union, Haverhill**
Holliston Mills Credit Union, Norwood*
Kirstein Leather Credit Union, Peabody
Korn Leather Employees Credit Union, Peabody
Necco Employees Credit Union, Somerville
New Deal Credit Union, Everett
Olympia Credit Union, Haverhill*
P. F. S. Employees Credit Union, Chelmsford**
St. Aidan's Credit Union, Brookline*
Sales House Credit Union, Revere*
Stoughton Credit Union, Stoughton
United Credit Union, Lawrence*
Walter Baker Employees Credit Union, Dorchester
Waltham Teachers Credit Union, Waltham*
Watertown Italian-American Credit Union, Watertown
Weavers Progressive Credit Union, Fall River
Westfield Needle Credit Union, Westfield**

*Commenced liquidation during the period covered by this report.
**Commenced and completed liquidation during the period covered by this report.

## Legislation Enacted Relating to Credit Unions

### Acts of 1962

| *Chapter* | *Amendments to:* | *Description* |
|---|---|---|
| 795 | G.L., c. 140, s. 96, 110, 114A | Making loans up to three thousand dollars subject to the law regulating the maximum rate of interest that may be charged on small loans. |

### Acts of 1963

| | | |
|---|---|---|
| 104 | G.L., c. 171, s. 16 | Providing that not less than a majority of the board of directors shall constitute a quorum. |
| 227 | G.L., c. 171, s. 16 | Regulating the powers and duties of the board of directors and authorizing such board to appoint an executive committee or membership officer. |
| 318 | G.L., c. 171, s. 24 | Relative to the limitation on the term of personal loans and authorizing loans guaranteed by the Massachusetts Higher Education Assistance Corporation. |
| 324 | G.L., c. 171, s. 19 | Establishing an alternate type of guaranty fund in credit unions which are members of the Massachusetts Credit Union Share Insurance Corporation. |
| 325 | Chapter 46 of the Acts of 1945 as amended by Chapter 108 of the Acts of 1961 | Relative to the making and acquisition of loans and advances insured or guaranteed pursuant to the Servicemen's Readjustment Act of 1944. |
| 416 | G.L., c. 171, s. 10 | Increasing the amount of shares and deposits that members of certain credit unions may hold in individual or joint accounts. |

## Rules and Regulations

The Commissioner of Banks promulgated no rules and regulations relating to credit unions during the period beginning July 1, 1962 and ending June 30, 1963.

## CENTRAL CREDIT UNION FUND, INC.

The aggregate assets of this corporation which under the provisions of statute (Chapter 216, Acts of 1932 as amended), is owned and administered by those Massachusetts credit unions who voluntarily become members, amounted to $1,064,923.49 at the close of business on June 30, 1963. The capital of the corporation is derived from the sale of shares to its members, and together with undistributed earnings, it provides a reserve fund which is available to the member credit unions through the medium of secured or unsecured loans, for temporary liquidity requirements. Under the statutes, the corporation may also borrow for the purpose of augmenting the reserve fund.

A detailed statement of condition of this corporation appears elsewhere in this report.

## CREDIT UNION EMPLOYEES RETIREMENT ASSOCIATION

The Credit Union Employees Retirement Association was created under Chapter 509 of the Acts of 1948 as amended by Chapter 121 of the Acts of 1954 which is included in General Laws, Chapter 171, Section 31, for the purpose of providing pensions for eligible employees of participating credit unions, the Massachusetts CUNA Association, Inc., the Credit Union League of Massachusetts, Inc., and the Central Credit Union Fund, Inc., who retire on account of age or disability.

As of the present report, there are thirty-one member credit unions plus one association and one corporation.

## MASSACHUSETTS CREDIT UNION SHARE INSURANCE CORPORATION

This corporation was created by Chapter 294 of the Acts of 1961, for the purpose of insuring shares and deposits of state-chartered credit unions which become members of the corporation.

There are one hundred and thirty-three member credit unions.

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| St. Jean Baptiste Credit Union | Lynn | 30 | 60 |
| St. Joseph Credit Union of Salem | Salem | 36 | 64 |
| St. Mary's Parish Credit Union | Marlborough | 31 | 60 |
| Salem Credit Union | Salem | 36 | 64 |
| Salem Italian American Credit Union | Salem | 36 | 64 |
| Samson Cordage Employees Credit Union | Shirley | 37 | 66 |
| Saugus Credit Union | Saugus | 37 | 64 |
| Savage Arms Employees Credit Union | Westfield | 41 | 68 |
| Seaver Credit Union | Boston | 17 | 50 |

| NAME | LOCATION | Pages: Presidents and Treasurers | Pages: Assets, Liabilities, etc. |
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| Senco Credit Union | Fitchburg | 25 | 56 |
| Setco Credit Union | Springfield | 38 | 66 |
| Sharon Credit Union | Sharon | 37 | 64 |
| Shirley Credit Union | Revere | 36 | 64 |
| Simco Credit Union | Cambridge | 20 | 52 |
| Simonds Employees Credit Union | Fitchburg | 25 | 56 |
| Sisalkraft Credit Union | Attleboro | 10 | 46 |
| Social Service Credit Union | Boston | 17 | 50 |
| Somerset Community Credit Union | Somerset | 37 | 66 |
| Southbridge Credit Union | Southbridge | 37 | 66 |
| Southern Massachusetts Telephone Workers Credit Union | New Bedford | 33 | 62 |
| South Works Credit Union | Worcester | 43 | 70 |
| Spalding Employees Credit Union | Chicopee | 22 | 54 |
| Sprague Electric Credit Union | North Adams | 33 | 62 |
| Spasco Credit Union | Springfield | 39 | 66 |
| Springfield Armory Credit Union | Springfield | 39 | 66 |
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| Springfield Franco-American Credit Union | Springfield | 39 | 66 |
| Springfield, Mass. Municipal Employees Credit Union | Springfield | 39 | 66 |
| Springfield, Mass. Post Office Employees Credit Union | Springfield | 39 | 66 |
| Springfield-Monarch Employees Credit Union | Springfield | 39 | 66 |
| Springfield Rendering Employees Credit Union | Chicopee | 22 | 54 |
| Springfield Street Railway Employees Credit Union | Springfield | 39 | 66 |
| Springfield Teachers Credit Union | Springfield | 39 | 66 |
| Square Deal Credit Union | Boston | 17 | 50 |
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| Stetson Shoe Employees Credit Union | Weymouth | 41 | 68 |
| Swift Employees Credit Union | Somerville | 37 | 66 |
| Sylvania Employees Credit Union | Salem | 37 | 64 |
| T & H Employees Credit Union | Boston | 17 | 50 |
| Taunton Postal Employees Credit Union | Taunton | 39 | 66 |
| Tecnifax Employees Credit Union | Holyoke | 28 | 58 |
| Telephone Workers Credit Union | Boston | 18 | 50 |
| Texco Credit Union | Chicopee | 23 | 54 |
| Thomson Credit Union | Franklin | 26 | 56 |
| Thriftway Credit Union | Boston | 18 | 50 |
| T. I. C. Employees Credit Union | Acton | 10 | 46 |
| Towle Employees Credit Union | Newburyport | 33 | 62 |
| Treasure Credit Union | Greenfield | 26 | 56 |
| T R I B Credit Union | Boston | 18 | 50 |
| Tri-City Credit Union | Fitchburg | 25 | 56 |
| U.S.E. — Worcester Credit Union | Worcester | 43 | 70 |
| U-Strayco Credit Union | New Bedford | 33 | 62 |
| V. F. W. No. 2005 Credit Union | Marblehead | 31 | 60 |
| Victory Credit Union | Boston | 18 | 50 |
| Wales Mfg. Co. Employees Credit Union | Boston | 18 | 50 |
| Walnut Credit Union | Chelsea | 22 | 52 |
| Walpole Municipal Employees Credit Union | Walpole | 40 | 68 |
| Waltham Municipal Employees Credit Union | Waltham | 40 | 68 |
| Walworth Credit Union | Braintree | 18 | 50 |
| Wapico Credit Union | Everett | 24 | 54 |
| Wards Credit Union | Boston | 18 | 50 |
| Washburn Employees Credit Union | Worcester | 43 | 70 |
| Washington Credit Union | Boston | 18 | 50 |
| Watertown Municipal Credit Union | Watertown | 40 | 68 |
| Webster Credit Union | Webster | 41 | 68 |
| Welcome Credit Union | Boston | 18 | 50 |
| Welfare Credit Union | Boston | 18 | 50 |
| Wemelco Credit Union | West Springfield | 41 | 68 |
| Westco Credit Union | Springfield | 39 | 66 |
| Western Massachusetts Telephone Workers Credit Union | Springfield | 39 | 66 |
| Westfield Polish-American Credit Union | Westfield | 41 | 68 |
| Westinghouse Employees Credit Union | Dedham | 23 | 54 |
| West Lynn G. E. Employees Credit Union | Lynn | 30 | 60 |
| Westwood Credit Union | Westwood | 41 | 68 |
| Weymouth Town Employees Credit Union | Weymouth | 42 | 68 |
| Whitson Credit Union, The | Boston | 18 | 50 |
| Wick-Spring Employees Credit Union | Palmer | 34 | 62 |
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CREDIT UNIONS

SHOWING

NAMES OF PRESIDENT, TREASURER,

INCORPORATION DATE AND BUSINESS LOCATION

AS OF JUNE 30, 1963

## ACTON

***T. I. C. Employees Credit Union**
**Technology Instrument Corporation**
**531 Main Street**

Incorporated May 11, 1953

R. G. Gagne, *President* — G. W. Dewey, *Treasurer*

Total Assets . . . . $81,993 55

## ACUSHNET

**Acushnet Process Employees Credit Union**
**Acushnet Process Sales Company**
**Slocum Street**

Incorporated October 1, 1941

E. P. Robbins, *President* — Edward Powers, *Treasurer*

Total Assets . . . . $530,747 12

## AMESBURY

***Amesbury Franco-American Credit Union**
**32 Friend Street**

Incorporated July 6, 1939

Antonio Roy, *President* — E. A. Ouellet, *Treasurer*

Total Assets . . . . $1,117,164 02

## ASHLAND

**Fenwal Credit Union**
**Fenwal Incorporated**
**400 Main Street**

Incorporated June 21, 1945

E. J. Phair, *President* — H. L. Bates, *Treasurer*

Total Assets . . . . $245,828 16

**Lombard Governor Credit Union**
**Lombard Governor Corporation**
**Main Street**

Incorporated September 27, 1957

G. L. Stone, *President* — Cleona Decrow, *Treasurer*

Total Assets . . . . $33,575 52

## ATHOL

***Athol Credit Union**
**513 Main Street**

Incorporated July 7, 1930

H. M. Hayden, *President* — E. L. Bruno, *Treasurer*

Total Assets . . . . $5,146,837 29

## ATTLEBORO

**Sisalkraft Credit Union**
**American Reenforced Paper Company**
**55 Starkey Avenue**

Incorporated April 10, 1934

R. W. Busch, *President* — Dorothy I. Sinclair, *Treasurer*

Total Assets . . . . $233,221 39

## AUBURN

**Lodding Employees Credit Union**
**Sword Street**

Incorporated May 31, 1956

Robert Nestle, *President* — Therese E. Adams, *Treasurer*

Total Assets . . . . $76,665 31

**Worcester Rendering Employees Credit Union**
**Worcester Rendering Company**
**218 Southbridge Street**

Incorporated August 1, 1934

E. F. Rider, Jr., *President* — F. W. White, *Treasurer*

Total Assets . . . . $2,701 75

## BARRE

**Barwoolco Credit Union**
**The Barre Wool Combing Company, Ltd.**
**Vernon Avenue**

Incorporated August 15, 1946

C. W. Damon, *President* — Margaret E. Rich, *Treasurer*

Total Assets . . . . $327,983 75

## BEDFORD

***Mitre Employees Credit Union**
**Route 62**
**Junction Route 3**

Incorporated May 5, 1959

G. C. Reed, *President* — R. C. Arsenault, *Treasurer*

Total Assets . . . . $704,198 94

*Share Insurance members.

## BEVERLY

**Beverly Investment Credit Union**
**200 East Lothrop Street**

Incorporated December 2, 1913

Philip Rubinstein, *President* — Max Weinberg, *Treasurer*

Total Assets . . . . $54,564 36

**Beverly Municipal Credit Union**
**234 Cabot Street**

Incorporated May 7, 1952

G. D. Dawson, *President* — W. C. Keaney, *Treasurer*

Total Assets . . . . $363,461 07

***Rantoul Credit Union**
**401 Rantoul Street**

Incorporated May 21, 1957

J. F. Condon, *President* — W. W. Burgess, Jr., *Treasurer*

Total Assets . . . . $127,758 31

## BOSTON

**AFL-CIO Postal Clerks Credit Union**
**South Postal Annex**

Incorporated May 21, 1962

J. W. Hunt, *President* — J. J. Asdot, *Treasurer*

Total Assets . . . . $21,698 09

**Allis-Chalmers Credit Union**
**Allis-Chalmers Manufacturing Company**
**1344 Hyde Park Avenue**
(Hyde Park District)

Incorporated April 15, 1930

Louis Maloof, *President* — Edith M. Flansbury, *Treasurer*

Total Assets . . . . $243,010 22

**Alpha Credit Union**
**New England Deaconess Hospital**
**185 Pilgrim Road**

Incorporated March 25, 1942

C. F. Schraub, *President* — D. A. Annis, *Treasurer*

Total Assets . . . . $83,842 24

***American Chapels Credit Union**
**5 Winthrop Square**

Incorporated April 30, 1927

F. D. Arcari, *President* — Grace R. Pontuso, *Treasurer*

Total Assets . . . . $272,928 19

**Armour-Chamberlain Credit Union**
**301 Southampton Street**

Incorporated November 3, 1958

A. A. Levenson, *President* — J. W. Bradbury, *Treasurer*

Total Assets . . . . $104,872 47

***B. C. G. Employees Credit Union**
**Boston Consolidated Gas Company**
**100 Arlington Street**

Incorporated January 16, 1931

J. H. Clark, *President* — T. J. Gately, *Treasurer*

Total Assets . . . . $1,009,648 80

**Ber Ditcherver Credit Union**
**1115 Blue Hill Avenue**
(Dorchester District)

Incorporated December 6, 1926

Samuel Goff, *President* — Max Greenspoon, *Treasurer*

Total Assets . . . . $22,125 06

**B L H Employees Credit Union**
**The Boston Lying-in Hospital**
**221 Longwood Avenue**

Incorporated May 7, 1952

W. D. Zeller, *President* — F. R. Dietz, *Treasurer*

Total Assets . . . . $202,952 62

**Blue Hill Credit Union**
**1151 Blue Hill Avenue**
(Dorchester District)

Incorporated January 3, 1921

M. D. Sheinkopf, *President* — M. H. Finkel, *Treasurer*

Total Assets . . . . $9,061,133 92

**Borisaver Credit Union**
**1008 Blue Hill Avenue**
(Dorchester District)

Incorporated January 24, 1927

Benjamin Raskind, *President* — Harry Pearlman, *Treasurer*

Total Assets . . . . $76,815 59

*Share Insurance members.

## BOSTON

**Boston American Composing Room Credit Union**
**Boston American**
**5 Winthrop Square**

Incorporated February 6, 1929

J. J. Hunt, *President* — J. J. Dowd, *Treasurer*

Total Assets . . . . $23,381 42

**Boston & Albany Employees Credit Union**
**Room 223**
**South Station**

Incorporated December 1, 1928

R. G. Henderson, *President* — A. S. Plimpton, *Treasurer*

Total Assets . . . . $2,575,830 74

**Boston & Maine Railroad Employees Credit Union**
**150 Causeway Street**

Incorporated February 26, 1915

H. J. Conway, *President* — C. H. Spinney, *Treasurer*

Total Assets . . . . $2,130,408 35

**Boston Arbeiter Ring Credit Union**
**7 Beach Street**

Incorporated January 26, 1938

Benjamin Kaplan, *President* — Abraham Shapiro, *Treasurer*

Total Assets . . . . $39,272 49

**Boston Edison Employees Credit Union**
**3 Head Place**
**6th Floor**

Incorporated December 30, 1940

H. R. Sanford, *President* — J. A. Galvin, *Treasurer*

Total Assets . . . . $2,156,526 76

***Boston Firefighters Credit Union**
**80 Boylston Street**

Incorporated November 25, 1947

E. W. Sharkey, *President* — T. J. McGonagle, *Treasurer*

Total Assets . . . . $2,365,753 75

**Boston Globe Employees Credit Union**
**135 Morrissey Boulevard**
(Dorchester District)

Incorporated June 26, 1962

J. R. Fahey, *President* — T. M. Doonan, *Treasurer*

Total Assets . . . . $240,436 72

**Boston I. R. A. Employees Credit Union**
**Internal Revenue Agent**
**55 Tremont Street**
**Room 309**

Incorporated May 29, 1957

Charles Karger, *President* — J. J. Sullivan, *Treasurer*

Total Assets . . . . $33,464 02

**Boston Post Office Employees Credit Union**
**Room 226A**
**Federal Building**

Incorporated March 10, 1924

G. A. Brady, *President* — J. E. Lonergan, *Treasurer*

Total Assets . . . . $1,012,474 35

***Boston Progressive Credit Union**
**1079 Tremont Street**
(Roxbury District)

Incorporated December 29, 1929

O. A. Jordan, *President* — L. F. Hewitt, *Treasurer*

Total Assets . . . . $1,058,286 88

**Boston Railway Mail Employees Credit Union**
**Room 526**
**Post Office Building**

Incorporated April 15, 1930

J. M. Dullea, *President* — J. E. Lane, *Treasurer*

Total Assets . . . . $150,690 83

**Boston Shell Credit Union**
**Shell Oil Company**
**441 Stuart Street**

Incorporated January 30, 1942

G. J. Unick, Jr., *President* — E. F. Jones, *Treasurer*

Total Assets . . . . $179,586 62

**Boston Taxi Drivers Association Credit Union**
**335 Massachusetts Avenue**

Incorporated July 25, 1952

Max Dobro, *President* — L. A. Weinstein, *Treasurer*

Total Assets . . . . $8,823 45

**Boston University Employees Credit Union**
**226 Bay State Road**

Incorporated May 7, 1952

E. J. Burtt, Jr., *President* — E. F. Wilder, *Treasurer*

Total Assets . . . . $500,800 03

*Share Insurance members.

**Boston USCSC Employees Credit Union**
**First U. S. Civil Service Commission**
**1003 Post Office and Courthouse Building**

Incorporated September 27, 1949

Harry Grossman, *President* — J. F. Conway, *Treasurer*

Total Assets . . . . . $61,082 69

***Brighton-Allston Credit Union**
**157 Harvard Avenue**
(Allston District)

Incorporated January 25, 1950

Max Lefkowith, *President* — Abraham Gilman, *Treasurer*

Total Assets . . . . . $81,631 22

**Cabot Boston Credit Union**
**Godfrey L. Cabot, Incorporated**
**125 High Street**

Incorporated October 1, 1941

P. H. Lesure, *President* — Mildred A. Dahlby, *Treasurer*

Total Assets . . . . . $497,600 24

**City Credit Union**
**1099 Blue Hill Avenue**
(Dorchester District)

Incorporated June 18, 1936

H. H. Levine, *President* — Morris Thompson, *Treasurer*

Total Assets . . . . . $72,759 10

**City of Boston Employees Credit Union**
**37 City Hall**
**School Street**

Incorporated November 5, 1915

W. L. Dowling, *President* — H. T. Kenney, *Treasurer*

Total Assets . . . . . $4,011,882 64

**Colonial Employees Credit Union**
**1100 Massachusetts Avenue**

Incorporated January 13, 1940

E. P. Luosey, *President* — Nell Braen, *Treasurer*

Total Assets . . . . . $75,820 57

**Columbus Credit Union**
**300 Harrison Avenue**

Incorporated April 27, 1935

Morris Reiser, *President* — Irving Cutler, *Treasurer*

Total Assets . . . . . $27,762 49

***Consumers Credit Union**
**66A Berkeley Street**

Incorporated October 5, 1957

Alberta T. Burke, *President* — M. G. Scanzio, *Treasurer*

Total Assets . . . . . $125,212 35

**Corenco Employees Credit Union**
**Consolidated Rendering Company**
**178 Atlantic Avenue**

Incorporated May 29, 1934

R. A. McNamara, *President* — H. A. Taylor, *Treasurer*

Total Assets . . . . . $6,656 25

**Dorchester Credit Union**
**2075 Dorchester Avenue**
(Dorchester District)

Incorporated April 7, 1955

D. F. Sheehan, Jr., *President* — L. F. O'Donnell, *Treasurer*

Total Assets . . . . . $4,849 24

**Dorchester Browning Credit Union**
**1165 Blue Hill Avenue**
(Dorchester District)

Incorporated April 2, 1938

Samuel Spector, *President* — Barnet Bresnick, *Treasurer*

Total Assets . . . . . $56,660 96

**Eaton Credit Union**
**1008 Blue Hill Avenue**
(Dorchester District)

Incorporated November 23, 1926

Joseph Price, *President* — B. M. Reisman, *Treasurer*

Total Assets . . . . . $106,801 60

**Emblem Credit Union**
**W. F. Schrafft & Sons Corporation**
**529 Main Street**
(Charlestown District)

Incorporated December 24, 1935

W. F. Maier, *President* — G. G. Phair, *Treasurer*

Total Assets . . . . . $208,253 41

**Federal Credit Union**
**1165 Blue Hill Avenue**
(Dorchester District)

Incorporated November 3, 1926

Joseph Gray, *President* — Solomon Pollack, *Treasurer*

Total Assets . . . . . $109,087 54

*Share Insurance members.

## BOSTON

**Federation Credit Union**
**Room 422**
**South Postal Annex**

Incorporated October 8, 1954

V. J. Prendergast, *President* — T. F. Collins, *Treasurer*

Total Assets . . . . $99,453 65

**Filene Credit Union**
**426 Washington Street**

Incorporated October 21, 1921

J. E. Steinberg, *President* — Josephine D. Boellhoff, *Treasurer*

Total Assets . . . . $1,195,048 26

**Firefundic Credit Union**
**Firemen's Fund Insurance Company**
**10 Post Office Square**

Incorporated February 29, 1940

E. A. Bragdon, *President* — C. J. Garofano, *Treasurer*

Total Assets . . . . $27,142 46

**Forty Associates Credit Union**
**25 Elm Hill Park**
(Roxbury District)

Incorporated November 30, 1926

Gabriel Cohen, *President* — Herbert Coleman, *Treasurer*

Total Assets . . . . $73,220 86

**Freedom House Credit Union**
**14 Crawford Street**
(Roxbury District)

Incorporated August 2, 1962

D. E. Lane, *President* — R. M. Hilton, *Treasurer*

Total Assets . . . . $3,376 00

***The Friendship Credit Union**
**1115 Blue Hill Avenue**
(Dorchester District)

Incorporated December 16, 1926

S. H. Plotkin, *President* — Ralph Slavet, *Treasurer*

Total Assets . . . . $72,127 15

**Geneva Credit Union**
**1218 Blue Hill Avenue**
(Mattapan District)

Incorporated November 6, 1926

Abraham Cohen, *President* — Stanley Finkel, *Treasurer*

Total Assets . . . . $47,873 15

**Gilco Credit Union**
**Gilchrist Company**
**417 Washington Street**

Incorporated July 11, 1914

Barbara C. Rimbach, *President* — W. N. Smith, *Treasurer*

Total Assets . . . . $115,484 36

**Glenway Credit Union**
**1346 Blue Hill Avenue**
(Mattapan District)

Incorporated March 24, 1927

Paul Machlin, *President* — J. J. Greenberg, *Treasurer*

Total Assets . . . . $8,217 83

**Glodel Credit Union**
**135 Morrissey Boulevard**

Incorporated March 17, 1955

A. J. Krupa, *President* — J. J. Spack, *Treasurer*

Total Assets . . . . $42,722 86

***Greyhound Employees Credit Union**
**10 St. James Avenue**

Incorporated October 11, 1961

Joseph Pizzi, *President* — E. H. Budlong, Jr., *Treasurer*

Total Assets . . . . $40,980 15

**Gulf Boston Credit Union**
**Room 536**
**31 St. James Avenue**

Incorporated August 5, 1940

C. A. Frost, *President* — R. E. Danielson, *Treasurer*

Total Assets . . . . $50,845 42

**Harbor Village Credit Union**
**375 Old Colony Avenue**
(South Boston District)

Incorporated April 1, 1940

T. G. Nash, *President* — Josephine E. Murphy, *Treasurer*

Total Assets . . . . $19,036 23

**Harmony Credit Union**
**243 Meridian Street**
(East Boston District)

Incorporated March 17, 1927

Arthur Stern, *President* — Robert Fisher, *Treasurer*

Total Assets . . . . $14,076 83

*Share Insurance members.

**Harold Credit Union**
**1165 Blue Hill Avenue**
(Dorchester District)

Incorporated November 3, 1926

(Vacant) *President* — L. D. Kessler *Treasurer*

Total Assets . . . . . $227,206 66

**The Herald-Traveler Employees Credit Union**
**300 Harrison Avenue**

Incorporated July 22, 1926

A. E. Vytal *President* — J. J. O'Brien *Treasurer*

Total Assets . . . . . $171,050 40

***Hillside Credit Union**
**1694 Commonwealth Avenue**
(Brighton District)

Incorporated October 25, 1926

Louis Brown *President* — M. H. Role *Treasurer*

Total Assets . . . . . $706,949 16

**Howard Credit Union**
**766 Blue Hill Avenue**
(Dorchester District)

Incorporated October 29, 1926

E. B. Clark *President* — Morris Tonkin *Treasurer*

Total Assets . . . . . $129,198 50

**Howco Credit Union**
**A. T. Howard Company**
**10 Blandford Street**

Incorporated February 12, 1930

D. R. Leckie *President* — R. H. Bilodeau *Treasurer*

Total Assets . . . . . $22,020 96

**Humboldt Credit Union**
**1218 Blue Hill Avenue**
(Mattapan District)

Incorporated October 28, 1926

Joseph Rosenberg *President* — A. A. Wecker *Treasurer*

Total Assets . . . . . $141,875 28

***The Industrial Credit Union**
**270 Boylston Street**

Incorporated November 23, 1910

Mary H. Tolman *President* — J. J. Campana *Treasurer*

Total Assets . . . . . $1,362,497 76

***I O S O I Credit Union**
**215 Hanover Street**

Incorporated October 31, 1960

J. V. Ferrino *President* — Paolo DiCalogero *Treasurer*

Total Assets . . . . . $25,840 57

**Jamaica Plain Credit Union**
**48 Priesing Street**
(Jamaica Plain District)

Incorporated October 18, 1926

Abraham Braverman *President* — G. N. Cohen *Treasurer*

Total Assets . . . . . $29,456 01

**Latvian Credit Union**
**64 Sigourney Street**
(Jamaica Plain District)

Incorporated June 4, 1962

Ernests Kreismanis *President* — Fricis Duks *Treasurer*

Total Assets . . . . . $38,456 97

**Liberal Credit Union**
**1115 Blue Hill Avenue**
(Dorchester District)

Incorporated November 5, 1926

Benjamin Klebanow *President* — Philip Garber *Treasurer*

Total Assets . . . . . $32,772 60

**Liberty Credit Union**
**618 Blue Hill Avenue**
(Dorchester District)

Incorporated September 29, 1926

I. E. Paretsky *President* — Samuel Rachlis *Treasurer*

Total Assets . . . . . $230,236 44

**Lord Beaconsfield Credit Union**
**654 Blue Hill Avenue**
(Dorchester District)

Incorporated November 12, 1913

F. M. Cooper *President* — Max Shlifer *Treasurer*

Total Assets . . . . . $271,207 83

**Maccabee Credit Union**
**646 Warren Street**
(Roxbury District)

Incorporated August 23, 1949

H. L. Silva *President* — Aaron Chalfin *Treasurer*

Total Assets . . . . . $77,446 69

*Share Insurance members.

## BOSTON

**Marillac Credit Union**
**90 Cushing Avenue**
(Dorchester District)

Incorporated April 28, 1960

G. W. Daynes, *President* — C. J. Jacobs, *Treasurer*

Total Assets . . . . $34,028 81

**The Mascot Credit Union**
**1115 Blue Hill Avenue**
(Dorchester District)

Incorporated November 18, 1926

J. I. Packer, *President* — David Kaiser, *Treasurer*

Total Assets . . . . $156,349 64

**Memorial Credit Union**
**766 Blue Hill Avenue**
(Dorchester District)

Incorporated March 13, 1941

Albert Levy, *President* — Philip Shane, *Treasurer*

Total Assets . . . . $78,348 73

***Mohliver Credit Union**
**1165 Blue Hill Avenue**
(Dorchester District)

Incorporated October 18, 1926

Albert Levitt, *President* — Abraham Aserkoff, *Treasurer*

Total Assets . . . . $210,518 93

**Moreland Credit Union**
**766 Blue Hill Avenue**
(Dorchester District)

Incorporated October 27, 1952

Selwyn Cohen, *President* — Ruben Weiner, *Treasurer*

Total Assets . . . . $139,492 50

**Morgan Memorial Credit Union**
**93 Berkeley Street**

Incorporated July 8, 1937

Marguerite Eaton, *President* — R. E. Everest, *Treasurer*

Total Assets . . . . $35,153 88

**Mortons Employees Credit Union**
**Morton's Incorporated**
**89 Causeway Street**

Incorporated January 21, 1949

Ervin Halpern, *President* — Rae G. Kurlansky, *Treasurer*

Total Assets . . . . $37,913 03

**MTA Employees Credit Union**
**500 Arborway**
(Jamaica Plain District)

Incorporated January 24, 1936

T. P. Hines, *President* — C. L. Gambon, *Treasurer*

Total Assets . . . . $4,511,555 57

**Mutual Credit Union**
**618 Blue Hill Avenue**
(Dorchester District)

Incorporated October 22, 1926

S. R. Illman, *President* — Bernard Kolman, *Treasurer*

Total Assets . . . . $23,497 21

**Navy Building Credit Union**
**495 Summer Street**

Incorporated January 11, 1954

Joseph Witkum, *President* — R. F. Buckley, *Treasurer*

Total Assets . . . . $294,039 79

***Navy Yard Employees Credit Union**
**Building No. 32**
**Boston Naval Shipyard**
(Charlestown District)

Incorporated December 28, 1939

A. F. Lynch, *President* — S. I. Rosenthal, *Treasurer*

Total Assets . . . . $1,392,808 66

**New Haven Railroad Employees Credit Union**
**Room 233**
**South Station**

Incorporated January 4, 1939

W. E. Christie, *President* — L. S. Cashman, *Treasurer*

Total Assets . . . . $7,253,848 06

***Noddle Island Credit Union**
**16 Central Square**
(East Boston District)

Incorporated March 30, 1927

A. F. Reddy, *President* — Julius Stone, *Treasurer*

Total Assets . . . . $1,077,038 57

**One-Twenty Credit Union**
**40 Green Street**
(Jamaica Plain District)

Incorporated September 16, 1949

E. F. Cosgrove, *President* — F. B. Seitz, Jr., *Treasurer*

Total Assets . . . . $113,681 72

*Share Insurance members.

**Overland Credit Union**
**S. S. Pierce Company**
**133 Brookline Avenue**

Incorporated June 4, 1940

C. F. Curran, *President* — Anna N. Habelow, *Treasurer*

Total Assets . . . . . $167,575 66

**Plan Credit Union**
**Blue Cross**
**133 Federal Street**

Incorporated May 16, 1946

Michael Buonomo, *President* — J. W. Wilson, *Treasurer*

Total Assets . . . . . $295,088 15

**Pressers Union Local 12 ILGWU Credit Union**
**33 Harrison Avenue**

Incorporated August 31, 1953

Saul Wallace, *President* — Lou Plotkin, *Treasurer*

Total Assets . . . . . $60,782 32

**Produce Terminal Credit Union**
**Room 283**
**Boston Market Terminal Building**

Incorporated July 27, 1955

Max Kaplan, *President* — P. N. Stevenson, *Treasurer*

Total Assets . . . . . $71,564 27

***Redberry Credit Union**
**2 Frost Avenue**
(Dorchester District)

Incorporated December 11, 1945

W. H. O'Hara, *President* — D. J. Keough, *Treasurer*

Total Assets . . . . . $37,445 69

**Rex Credit Union**
**Railway Express Agency, Incorporated**
**710 Atlantic Avenue**

Incorporated March 11, 1929

H. A. McIsaac, *President* — Michael Lottero, *Treasurer*

Total Assets . . . . . $331,894 07

**R L D A Credit Union**
**333 Washington Street**
**Room 330**

Incorporated April 30, 1962

Patrick Downey, *President* — J. L. Murray, *Treasurer*

Total Assets . . . . . $12,696 76

**Roxbury Independent Credit Union**
**1115 Blue Hill Avenue**
(Dorchester District)

Incorporated October 5, 1926

George Merlin, *President* — Morris Mays, *Treasurer*

Total Assets . . . . . $106,796 31

**Seaver Credit Union**
**101 Crawford Street**
(Roxbury District)

Incorporated January 24, 1927

Morris Chartkoff, *President* — Joseph Greenberg, *Treasurer*

Total Assets . . . . . $44,731 91

**Security Employees Credit Union**
**Social Security Administration**
**120 Boylston Street**

Incorporated January 3, 1940

Helen A. Savage, *President* — J. F. Bean, *Treasurer*

Total Assets . . . . . $198,392 62

**Social Service Credit Union**
**39 North Bennet Street**

Incorporated August 19, 1921

E. M. Reppucci, *President* — Vito Comperchio, *Treasurer*

Total Assets . . . . . $2,070,387 21

**Square Deal Credit Union**
**1008 Blue Hill Avenue**
(Dorchester District)

Incorporated January 11, 1950

J. S. Sibulkin, *President* — Isaac Temkin, *Treasurer*

Total Assets . . . . . $41,210 01

**State Employees Credit Union**
**115 State House**

Incorporated April 4, 1921

A. M. Southwick, *President* — E. W. Towne, *Treasurer*

Total Assets . . . . . $1,289,170 59

**T & H Employees Credit Union**
**892 River Street**
(Hyde Park District)

Incorporated March 23, 1954

M. F. Pigott, Jr., *President* — A. M. Brown, *Treasurer*

Total Assets . . . . . $97,035 39

*Share Insurance members.

## BOSTON

**Telephone Workers Credit Union**
**50 Oliver Street**

Incorporated March 3, 1917

T. E. Regan, *President* — E. J. Simonian, *Treasurer*

Total Assets . . . . $6,525,373 11

**Thriftway Credit Union**
**Greater Boston Community Fund**
**14 Somerset Street**

Incorporated March 4, 1947

E. P. Barry, *President* — Verna B. Leighton, *Treasurer*

Total Assets . . . . $13,342 66

**T R I B Credit Union**
**Treasury Revenue Intelligence Boston**
**Room 947**
**55 Tremont Street**

Incorporated August 10, 1953

L. V. Johnson, *President* — F. J. McGinn, *Treasurer*

Total Assets . . . . $106,243 25

**Victory Credit Union**
**921 Washington Street**
(Dorchester District)

Incorporated December 7, 1926

Falk Nathan, *President* — Israel Glick, *Treasurer*

Total Assets . . . . $33,133 29

**Wales Mfg. Co. Employees Credit Union**
**307 Centre Street**
(Jamaica Plain District)

Incorporated November 8, 1955

Herman Covin, *President* — J. C. Lewis, *Treasurer*

Total Assets . . . . $20,742 78

**Wards Credit Union**
**57 Franklin Street**

Incorporated December 24, 1935

H. J. Lewis, *President* — Edward Singer, *Treasurer*

Total Assets . . . . $18,453 42

**Washington Credit Union**
**1165 Blue Hill Avenue**
(Dorchester District)

Incorporated October 15, 1926

Abraham Bikofsky, *President* — Hyman Covall, *Treasurer*

Total Assets . . . . $111,595 87

**Welcome Credit Union**
**61 Columbia Road**
(Dorchester District)

Incorporated September 25, 1958

Lawrence Deletetsky, *President* — J. P. Kohan, *Treasurer*

Total Assets . . . . $17,731 64

**Welfare Credit Union**
**1165 Blue Hill Avenue**
(Dorchester District)

Incorporated January 12, 1927

Morris Berman, *President* — Edward Weinstein, *Treasurer*

Total Assets . . . . $55,760 37

**The Whitson Credit Union**
**Whiting Milk Company**
**556 Rutherford Avenue**
(Charlestown District)

Incorporated March 5, 1915

F. D. Bryson, *President* — L. B. Gretter, *Treasurer*

Total Assets . . . . $312,605 40

**Zaslav Volin Credit Union**
**1165 Blue Hill Avenue**
(Dorchester District)

Incorporated October 26, 1926

Samuel Butkovitz, *President* — Max Nimoy, *Treasurer*

Total Assets . . . . $92,853 29

## BRAINTREE

**Walworth Credit Union**
**1515 Washington Street**
(South Braintree District)

Incorporated June 4, 1921

C. B. Platka, Jr., *President* — J. S. Borden, *Treasurer*

Total Assets . . . . $98,239 04

## BRIDGEWATER

***Bridgewater Credit Union**
**72 Main Street**

Incorporated September 3, 1941

Frank Smudin, *President* — R. F. King, *Treasurer*

Total Assets . . . . $1,223,187 52

*Share Insurance members.

## BROCKTON

***Barbourwelt Credit Union**
**932 North Montello Street**

Incorporated February 12, 1930

L. G. Gifford, *President* — J. O. Holden, *Treasurer*

Total Assets . . . . . $36,518 86

***Brockton Credit Union**
**68 Legion Parkway**

Incorporated March 27, 1917

C. A. Mullins, *President* — R. N Tarlow, *Treasurer*

Total Assets . . . . . $4,233,253 29

***Brockton Brotherhood Credit Union**
**391 Main Street**

Incorporated April 1, 1936

Herbert Briggs, *President* — Joseph Cohen, *Treasurer*

Total Assets . . . . . $1,047,827 87

***Brockton EMSR Credit Union**
**Eastern Massachusetts Street Railway Company**
**1442 Main Street**

Incorporated January 3, 1940

T. H. Hunter, *President* — Lionel Lanoue, *Treasurer*

Total Assets . . . . . $91,201 49

**Brockton Firemens Credit Union**
**42 Pleasant Street**

Incorporated July 27, 1934

E. L. Burrell, *President* — J. H. Lamontagne, *Treasurer*

Total Assets . . . . . $168,898 89

**Brockton Postal Employees Credit Union**
**43 Crescent Street**

Incorporated January 5, 1923

D. J. Adams, *President* — C. W. Ham, *Treasurer*

Total Assets . . . . . $166,937 91

**Brockton Taunton Gas Employees Credit Union**
**54 Main Street**

Incorporated October 13, 1926

H. A. Ball, *President* — Doris Mackenzie, *Treasurer*

Total Assets . . . . . $125,749 98

**Campello Credit Union**
**20 Nilsson Street**

Incorporated July 16, 1928

J. R. Winberg, *President* — Gladys A. Swanson, *Treasurer*

Total Assets . . . . . $202,537 64

***The Crescent Credit Union**
**25 Crescent Street**

Incorporated June 18, 1919

A. B. Yaffe, *President* — David Silverstein, *Treasurer*

Total Assets . . . . . $4,340,941 07

**Edico Credit Union**
**Edison Electric Illuminating Company of Brockton**
**36 Main Street**

Incorporated May 29, 1936

M. D. Stevens, *President* — J. F. Stack, *Treasurer*

Total Assets . . . . . $291,730 66

***Lafayette Credit Union**
**183 Court Street**

Incorporated June 23, 1938

G. N. Perron, *President* — L. L. LaBarre, *Treasurer*

Total Assets . . . . . $413,801 33

***Producers Dairy Employees Credit Union**
**735 Belmont Street**

Incorporated October 3, 1957

F. R. Mongeau, *President* — E. J. Naves, *Treasurer*

Total Assets . . . . . $25,707 46

## BROOKLINE

**Brookline Municipal Credit Union**
**334 Washington Street**

Incorporated August 2, 1946

A. A. O'Shea, *President* — W. H. Burke, *Treasurer*

Total Assets . . . . . $2,182,278 69

*Share Insurance members.

## BROOKLINE

**Longwood Credit Union**
**387 Harvard Street**

Incorporated October 6, 1950

Bernard Gardner, *President* — Jacob Gopen, *Treasurer*

Total Assets . . . . $203,842 44

## CAMBRIDGE

**Bay State Credit Union**
**759 Massachusetts Avenue**

Incorporated January 28, 1960

A. A. DeVincentis, *President* — J. A. DeVincentis, *Treasurer*

Total Assets . . . . $720,499 96

**Cambridge Portuguese Credit Union**
**1348 Cambridge Street**

Incorporated March 2, 1928

J. G. Loja, *President* — Joseph Abreu, *Treasurer*

Total Assets . . . . $1,035,032 50

**Cambridge Utilities Employees Credit Union**
**719 Massachusetts Avenue**

Incorporated January 26, 1933

D. P. Dwyer, *President* — P. W. Poor, *Treasurer*

Total Assets . . . . $250,923 70

**Central Credit Union**
**221 Hampshire Street**

Incorporated April 27, 1921

Frances Rubin, *President* — Esther Melnick, *Treasurer*

Total Assets . . . . $27,987 50

***C T C Credit Union**
**445 Concord Avenue**

Incorporated May 29, 1952

Jane E. Phillips, *President* — W. F. O'Connell, *Treasurer*

Total Assets . . . . $130,013 38

***Darex Credit Union**
**Dewey & Almy Chemical Company**
**62 Whittemore Avenue**

Incorporated September 10, 1937

M. J. Harrington, Jr., *President* — T. F. Foster, *Treasurer*

Total Assets . . . . $484,816 32

**Eamco Credit Union**
**Elliot Addressing Machine Company**
**143 Albany Street**

Incorporated May 16, 1949

William Allen, *President* — E. K. Carr, Jr., *Treasurer*

Total Assets . . . . $50,267 93

**Eastern Credit Union**
**General Ice Cream Corporation**
**183 Cambridge Street**

Incorporated February 15, 1937

R. F. Purchase, *President* — Else P. Rommelfanger, *Treasurer*

Total Assets . . . . $60,578 54

**Elm Credit Union**
**1012 Cambridge Street**

Incorporated November 5, 1926

Philip Jacobson, *President* — Abraham Fooks, *Treasurer*

Total Assets . . . . $84,282 86

***Harvard University Employees Credit Union**
**Grays Hall Basement**

Incorporated July 14, 1947

J. B. Butler, *President* — V. H. Tarr, *Treasurer*

Total Assets . . . . $2,717,447 53

**Inman Credit Union**
**1348 Cambridge Street**

Incorporated October 28, 1926

Harry Sidell, *President* — E. J. Gordon, *Treasurer*

Total Assets . . . . $18,858 06

**M B CO Credit Union**
**Macalaster Bicknell Company**
**243 Broadway**

Incorporated October 14, 1954

F. A. Cramphorn, Jr., *President* — R. L. Kimball, *Treasurer*

Total Assets . . . . $25,992 43

**Simco Credit Union**
**Simplex Wire & Cable Company**
**79 Sidney Street**

Incorporated July 12, 1948

P. E. Whittier, *President* — A. T. Lyne, *Treasurer*

Total Assets . . . . $618,888 43

*Share Insurance members.

**Woven Hose Employees Credit Union**
**Boston Woven Hose & Rubber Company**
**29 Hampshire Street**

Incorporated March 5, 1947

A. J. Ales, *President* — J. P. Duarte, *Treasurer*

Total Assets . . . . $141,180 80

## CANTON

**Plymouth Rubber Credit Union**
**Revere Street**

Incorporated May 13, 1955

R. W. Pugh, *President* — Walter Avery, *Treasurer*

Total Assets . . . . $122,014 61

## CHARLTON

***Charlton Credit Union**
**Main Street**

Incorporated October 18, 1962

S. H. Carpentier, *President* — L. H. Baker, *Treasurer*

Total Assets . . . . $28,993 60

## CHELSEA

**American Independent Credit Union**
**113 Hawthorne Street**

Incorporated October 19, 1926

(Vacant), *President* — Benjamin Glassman, *Treasurer*

Total Assets . . . . $42,942 19

**Atlantic Credit Union**
**8A Central Avenue**

Incorporated August 1, 1939

A. M. Gillman, *President* — Louis Brooks, *Treasurer*

Total Assets . . . . $111,453 68

**Benjamin Franklin Credit Union**
**20 Washington Avenue**

Incorporated October 13, 1926

A. B. Roller, *President* — Benjamin Gropman, *Treasurer*

Total Assets . . . . $269,380 32

**Carmel Credit Union**
**477 Broadway**

Incorporated November 27, 1926

Isadore Cutler, *President* — Aaron Coburn, *Treasurer*

Total Assets . . . . $3,044,571 48

**Chestnut Credit Union**
**113 Hawthorne Street**

Incorporated November 2, 1926

D. S. Miller, *President* — Samuel Gross, *Treasurer*

Total Assets . . . . $48,045 07

**Congress Credit Union**
**4 Washington Avenue**

Incorporated November 17, 1926

J. J. Schneider, *President* — Israel Zamansky, *Treasurer*

Total Assets . . . . $33,579 05

**Continental Credit Union**
**56 Washington Avenue**

Incorporated July 15, 1927

Simon Cohen, *President* — Morris Cohen, *Treasurer*

Total Assets . . . . $177,324 42

***Independent Credit Union**
**74 Washington Avenue**

Incorporated October 18, 1926

A. N. Kaufman, *President* — Murray Banks, *Treasurer*

Total Assets . . . . $93,152 00

**Jogues Credit Union**
**688 Broadway**

Incorporated March 22, 1940

A. M. LeClair, *President* — A. J. Arsenault, *Treasurer*

Total Assets . . . . $58,386 94

**Judaean Credit Union**
**113 Hawthorne Street**

Incorporated December 13, 1926

J. J. Tutun, *President* — Hyman Silverman, *Treasurer*

Total Assets . . . . $66,849 08

*Share Insurance members.

## CHELSEA

**Madison Credit Union**
**19 Woodlawn Avenue**

Incorporated October 1, 1941

Michael DiNofrio, *President* — Luigi Iacoviello, *Treasurer*

Total Assets . . . . $38,620 59

**New Chelsea Credit Union**
**191 Winnisimmet Street**

Incorporated July 31, 1934

Sol Glazer, *President* — George Cashman, *Treasurer*

Total Assets . . . . $927,255 61

***Ponedeler Credit Union**
**74 Washington Avenue**

Incorporated October 13, 1926

S. M. Kessler, *President* — Stanley Stillman, *Treasurer*

Total Assets . . . . $114,258 83

**Walnut Credit Union**
**417 Broadway**

Incorporated October 6, 1926

Abraham Shlager, *President* — N. W. Westerman, *Treasurer*

Total Assets . . . . $45,499 75

**Winnisimmet Credit Union**
**56 Washington Avenue**

Incorporated October 13, 1920

Louis Wiseman, *President* — M. A. Rovner, *Treasurer*

Total Assets . . . . $305,071 64

## CHICOPEE

***Aldenville Credit Union**
**454 Grattan Street**
(Chicopee Falls District)

Incorporated August 18, 1939

T. A. Laramee, *President* — A. J. Deslauriers, *Treasurer*

Total Assets . . . . $1,021,330 36

**Chicopee Teachers Credit Union**
**High School**
**Front Street**

Incorporated June 20, 1934

F. P. Rogowski, *President* — M. L. Harris, *Treasurer*

Total Assets . . . . $29,412 27

***Dairy Credit Union**
**80 First Avenue**
(Chicopee Falls District)

Incorporated February 13, 1939

J. M. Modlish, *President* — S. J. Mikuski, *Treasurer*

Total Assets . . . . $48,712 59

**F. W. Sickles Employees Credit Union**
**165 Front Street**

Incorporated January 10, 1941

W. F. Ham, *President* — J. B. FitzGerald, Jr., *Treasurer*

Total Assets . . . . $572,475 54

***Polish National Credit Union**
**228 Exchange Street**

Incorporated July 19, 1921

S. A. Berestka, *President* — A. J. Golen, *Treasurer*

Total Assets . . . . $4,513,289 27

***Spalding Employees Credit Union**
**A. G. Spalding & Brothers, Incorporated**
**Meadow Street**

Incorporated September 10, 1937

Bernard Lafleur, *President* — R. N. Russell, *Treasurer*

Total Assets . . . . $484,198 20

***Springfield Rendering Employees Credit Union**
**2 Plainfield Street**

Incorporated July 31, 1934

C. I. Bradway, *President* — John Mahar, *Treasurer*

Total Assets . . . . $10,698 49

*Share Insurance members.

***Texco Credit Union**
**West Main Street**
(Chicopee Falls District)

Incorporated July 20, 1956

D. L. Weiner, *President* — Joan Kudla, *Treasurer*

Total Assets . . . . . $36,066 08

***Willimansett Credit Union**
**753½ Chicopee Street**
(Willimansett District)

Incorporated August 25, 1944

E. L. Roy, *President* — W. E. Begley, *Treasurer*

Total Assets . . . . . $225,583 39

## CLINTON

**Colonial Press Credit Union**
**1 Green Street**

Incorporated January 24, 1942

D. C. Grivakis, *President* — W. A. Janda, *Treasurer*

Total Assets . . . . . $588,518 31

***ITT Surco Employees Credit Union**
**172 Sterling Street**

Incorporated March 11, 1963

W. E. Watson, *President* — W. S. Halloran, Jr., *Treasurer*

Total Assets . . . . . $7,580 26

## CONCORD

**G R Credit Union**
**General Radio Company**
**22 Baker Avenue**
(West Concord District)

Incorporated February 1, 1930

E. I. Pasho, *President* — B. P. Borden, *Treasurer*

Total Assets . . . . . $886,041 52

## DANVERS

**Babco Employees Credit Union**
**28 Water Street**

Incorporated October 11, 1961

W. W. Ingves, *President* — Ruth C. Johnston, *Treasurer*

Total Assets . . . . . $11,377 63

**Essex Agricultural Credit Union**
**Essex County Agricultural School**
**Maple Street**

Incorporated June 26, 1933

J. E. Eastwood, *President* — Hilda M. Fitzgerald, *Treasurer*

Total Assets . . . . . $74,642 25

## DEDHAM

**Hersey Employees Credit Union**
**250 Elm Street**

Incorporated June 5, 1940

M. J. Joyce, *President* — J. C. Will, *Treasurer*

Total Assets . . . . . $134,681 16

***Rust Craft Credit Union**
**Rust Craft Park**

Incorporated December 20, 1940

T. E. Boylan, *President* — Katharine Dunay, *Treasurer*

Total Assets . . . . . $427,132 92

**Westinghouse Employees Credit Union**
**78 Hyde Park Street**

Incorporated March 23, 1954

John Villa, *President* — A. J. Jacob, *Treasurer*

Total Assets . . . . . $25,595 20

## DOUGLAS

***Hayward-Schuster Employees Credit Union**
**Main Street**
(East Douglas District)

Incorporated April 30, 1942

J. B. Jussaume, *President* — C. E. Driscoll, *Treasurer*

Total Assets . . . . . $493,721 57

## EASTHAMPTON

***Hampco Credit Union**
**130 Pleasant Street**

Incorporated September 24, 1954

J. T. Dolat, *President* — Frank Dubiel, *Treasurer*

Total Assets . . . . . $83,819 79

*Share Insurance members.

## EVERETT

**Carmote Employees Credit Union**
**376 Third Street**

Incorporated September 1, 1935

G. B. Kenrick, *President* — O. C. Diver, *Treasurer*

Total Assets . . . . $32,707 32

***Everett Credit Union**
**650 Broadway**

Incorporated October 29, 1926

S. B. Glazer, *President* — Henry Henken, *Treasurer*

Total Assets . . . . $785,934 80

**Everett Police Credit Union**
**371 Broadway**

Incorporated May 28, 1936

F. J. Digby, *President* — H. F. Fitzgerald, *Treasurer*

Total Assets . . . . $51,021 10

**Garden Street Credit Union**
**44 Garden Street**

Incorporated May 11, 1953

Eugene Guimond, *President* — Josephine H. Bois, *Treasurer*

Total Assets . . . . $75,733 50

**Merchemco Credit Union**
**Merchemco Chemical Company**
**Chemical Lane**

Incorporated February 8, 1937

C. B. Smith, *President* — John Mastropietro, *Treasurer*

Total Assets . . . . $976,418 02

**Octane Credit Union**
**Colonial Beacon Oil Company**
**30 Beacham Street**

Incorporated August 30, 1933

C. J. Murphy, *President* — L. E. Denning, *Treasurer*

Total Assets . . . . $117,954 58

**Wapico Credit Union**
**Warren Pipe Company**
**19 Robin Street**

Incorporated February 8, 1937

K. C. Johnston, *President* — T. C. Latson, *Treasurer*

Total Assets . . . . $32,463 05

## FALL RIVER

**Corky Row Credit Union**
**332 Second Street**

Incorporated November 20, 1961

H. C. Nagle, *President* — Jane R. Sicard, *Treasurer*

Total Assets . . . . $87,000 86

**Fall River Boys Club Credit Union**
**151 Pocasset Street**

Incorporated July 12, 1934

D. J. P. Sullivan, *President* — M. F. Cleaves, *Treasurer*

Total Assets . . . . $46,256 16

**Fall River Municipal Employees Credit Union**
**198-202 Bank Street**

Incorporated February 6, 1930

R. E. Hennessey, *President* — E. T. Sullivan, *Acting Treasurer*

Total Assets . . . . $6,049,150 90

**Fall River Postal Employees Credit Union**
**Main Post Office**

Incorporated April 26, 1928

A. F. Pedro, *President* — W. F. Bayliss, *Treasurer*

Total Assets . . . . $241,069 17

***Kavodian Credit Union**
**130 South Main Street**
**Hudner Building**
**Room 2**

Incorporated July 19, 1948

B. G. Macy, *President* — Samuel Kaplan, *Treasurer*

Total Assets . . . . $69,889 50

**St. Anne's Credit Union**
**286 Oliver Street**

Incorporated November 1, 1957

A. A. Dube, *President* — A. R. Vezina, *Treasurer*

Total Assets . . . . $4,837,138 13

*Share Insurance members.

## FITCHBURG

***Cleghorn Credit Union**
**7 Fairmount Place**

Incorporated October 24, 1928

Albert Belliveau, *President* — J. R. Morin, *Treasurer*

Total Assets . . . . $2,515,245 70

**Crobank Credit Union**
**Crocker Burbank & Company, Association**
**545 Westminster Street**

Incorporated July 29, 1936

D. M. Harley, *President* — R. W. Adams, *Treasurer*

Total Assets . . . . $285,831 03

***Falpaco Credit Union**
**Falulah Paper Company**
**Falulah Road**

Incorporated January 26, 1938

F. J. McCarthy, *President* — J. S. Hebberd, *Treasurer*

Total Assets . . . . $39,407 42

***F.I.A. Credit Union**
**387 Water Street**

Incorporated December 10, 1953

Alfred Mittola, *President* — Jennie A. Champa, *Treasurer*

Total Assets . . . . $158,165 65

**Filestra Credit Union**
**Fitchburg & Leominster Street Railway**
**280 Main Street**

Incorporated May 17, 1948

R. R. Grondin, *President* — T. J. Kelly, *Treasurer*

Total Assets . . . . $6,882 62

***Fitchburg I-C Credit Union**
**20 Blossom Street**

Incorporated October 24, 1928

A. A. Gelinas, *President* — J. A. L'Ecuyer, *Treasurer*

Total Assets . . . . $5,994,080 08

**Fitchburg Postal Employees Credit Union**
**Post Office Building**
**Wallace Avenue**

Incorporated February 9, 1928

E. J. Touchette, *President* — A. H. Lozeau, *Treasurer*

Total Assets . . . . $47,002 20

***Fitchco Credit Union**
**Fitchburg Paper Company**
**722 River Street**

Incorporated September 5, 1935

H. T. Macklem, *President* — P. H. King, *Treasurer*

Total Assets . . . . $392,996 47

***Senco Credit Union**
**Sentinel Printing Company**
**808 Main Street**

Incorporated September 10, 1929

J. F. Mahoney, *President* — E. G. Wellington, *Treasurer*

Total Assets . . . . $43,668 82

**Simonds Employees Credit Union**
**Simonds Saw & Steel Company**
**Intervale Road**

Incorporated September 23, 1937

J. A. McNabb, *President* — Margaret L. Talcott, *Treasurer*

Total Assets . . . . $474,840 24

**Tri-City Credit Union**
**339 Broad Street**

Incorporated May 25, 1942

T. I. Niemi, *President* — W. C. Pierce, *Treasurer*

Total Assets . . . . $40,355 61

**Workers Credit Union**
**48 Wallace Avenue**

Incorporated April 17, 1914

E. A. Tofferi, *President* — J. G. Laakso, *Treasurer*

Total Assets . . . . $8,611,576 16

## FRAMINGHAM

**D. M. C. Credit Union**
**Dennison Manufacturing Company**
**300 Howard Street**

Incorporated January 26, 1917

D. C. Nickerson, *President* — A. R. Grove, *Treasurer*

Total Assets . . . . $851,939 32

*Share Insurance members.

## FRAMINGHAM

***Framingham UAW Credit Union**
**32 South Street**

Incorporated April 15, 1949

F. R. Wilson, *President* — T. J. Correia, *Treasurer*

Total Assets . . . . $264,403 68

**Independent Hebrew Credit Union**
**Coolidge Street**

Incorporated December 8, 1930

M. H. Hass, *President* — H. L. Shapiro, *Treasurer*

Total Assets . . . . $31,840 42

## FRANKLIN

**Thomson Credit Union**
**Thomson-National Press Company**
**Dean Street**

Incorporated April 30, 1954

Marino Turinese, *President* — Gladys Hofstra, *Treasurer*

Total Assets . . . . $50,296 09

## GARDNER

***Gardner Franco-American Credit Union**
**221 Parker Street**

Incorporated November 25, 1938

R. C. Coulombe, *President* — Linus Allain, *Treasurer*

Total Assets . . . . $3,548,580 37

**Gardner Polish-American Credit Union**
**322 Pleasant Street**

Incorporated January 9, 1952

D. M. Poliks, *President* — S. E. Michniewicz, *Treasurer*

Total Assets . . . . $259,373 84

## GLOUCESTER

***40-Fathom Credit Union**
**51 Commercial Street**

Incorporated March 12, 1941

J. F. Witham, *President* — E. A. Goodick, *Treasurer*

Total Assets . . . . $45,434 85

**Gloucester Credit Union**
**328 Main Street**

Incorporated March 4, 1927

Leo Alper, *President* — Hyman Stone, *Treasurer*

Total Assets . . . . $49,818 71

**Gloucester Fire Department Credit Union**
**8 School Street**

Incorporated November 2, 1938

L. B. Blatchford, *President* — W. E. O'Hearn, *Treasurer*

Total Assets . . . . $19,861 10

**Gloucester Municipal Credit Union**
**City Clerk's Office**
**City Hall**
**Dale Avenue**

Incorporated July 22, 1941

R. H. Hammond, *President* — G. E. Carr, *Treasurer*

Total Assets . . . . $74,494 40

**Gloucester Teachers Association Credit Union**
**Administration Building**
**Dale Avenue**

Incorporated April 24, 1935

H. B. Geary, *President* — J. S. Thompson, *Treasurer*

Total Assets . . . . $19,950 94

## GREENFIELD

***G. T. & D. Credit Union**
**Greenfield Tap & Die Corporation**
**Sanderson Street**

Incorporated April 5, 1930

L. W. Edes, *President* — Jessie B. Cullen, *Treasurer*

Total Assets . . . . $250,083 16

**Treasure Credit Union**
**Rogers, Lunt & Bowlen**
**298 Federal Street**

Incorporated February 13, 1930

Florence M. Wright, *President* — G. K. Burgess, *Treasurer*

Total Assets . . . . $83,458 04

*Share Insurance members.

## GROTON

**Hovoco Credit Union**
**Hollingsworth & Vose Company**
**Townsend Road**
(West Groton District)

Incorporated December 28, 1939

F. C. Harmon, *President* — E. M. Marshall, *Treasurer*

Total Assets . . . . $68,494 96

***Nashoba Credit Union**
**Main Street**

Incorporated September 1, 1953

H. H. Sargent, *President* — R. H. Whitehill, *Treasurer*

Total Assets . . . . $92,576 03

## HAVERHILL

**Haverhill Credit Union**
**4 Bridge Street**

Incorporated November 1, 1926

Louis Shapiro, *President* — Max Jacobs, *Treasurer*

Total Assets . . . . $25,917 63

**Haverhill Fire Department Credit Union**
**131 Water Street**

Incorporated August 5, 1933

W. B. Spears, *President* — P. S. Conway, Jr., *Treasurer*

Total Assets . . . . $173,457 60

**Haverhill Italian American Credit Union**
**20 Washington Street**

Incorporated June 27, 1934

Armando Bologna, *President* — A. J. Basso, *Treasurer*

Total Assets . . . . $1,318,783 55

**Haverhill Police Department Credit Union**
**3 Court Street**

Incorporated August 5, 1933

J. F. Long, *President* — Carolyn M. Arcisz, *Treasurer*

Total Assets . . . . $45,255 44

**Haverhill Postal Employees Credit Union**
**Post Office**
**Washington Square**

Incorporated January 24, 1929

G. A. Mooshian, *President* — P. S. Kelly, *Treasurer*

Total Assets . . . . $68,412 27

**Haverhill Teachers Credit Union**
**Haverhill High School**
**Corner Summer and Main Streets**

Incorporated April 22, 1937

E. V. Sasso, *President* — K. M. Pearson, *Treasurer*

Total Assets . . . . $385,298 95

**M E E C Employees Credit Union**
**161 Water Street**

Incorporated October 23, 1958

E. W. Bickum, *President* — Romeo Bisi, *Treasurer*

Total Assets . . . . $36,177 93

## HOLYOKE

***Holyoke Credit Union**
**380 High Street**

Incorporated September 7, 1911

J. H. Fleury, *President* — S. J. Bonvouloir, *Treasurer*

Total Assets . . . . $958,252 32

***Holyoke Municipal Employees Credit Union**
**206 Maple Street**

Incorporated December 19, 1930

W. J. O'Brien, *President* — B. F. Kennedy, *Treasurer*

Total Assets . . . . $162,930 34

***Holyoke Postal Credit Union**
**Post Office Building**
**650 Dwight Street**

Incorporated January 14, 1927

H. P. Cauley, *President* — M. F. Sullivan, *Treasurer*

Total Assets . . . . $27,975 28

**Holyoke Teachers Credit Union**
**98 Suffolk Street**

Incorporated June 9, 1934

E. G. Goss, *President* — H. M. Padden, *Treasurer*

Total Assets . . . . $32,854 47

***Nablanko Credit Union**
**National Blank Book Company**
**Water Street**

Incorporated August 5, 1935

G. W. Stapley, *President* — Viola R. Aitken, *Treasurer*

Total Assets . . . . $81,117 65

*Share Insurance members.

## HOLYOKE

**Prentiss Wire Credit Union**
**161 Lower Westfield Road**

Incorporated June 28, 1940

D. F. McCarthy, *President* — E. L. LaFond, *Treasurer*

Total Assets . . . . $8,122 88

***Tecnifax Employees Credit Union**
**195 Appleton Street**

Incorporated May 6, 1954

J. L. Aldrich, *President* — Maurice Powers, *Treasurer*

Total Assets . . . . $135,787 17

## HOPEDALE

**Melco Credit Union**
**245 South Main Street**

Incorporated February 12, 1951

F. E. Temple, *President* — C. L. Grover, *Treasurer*

Total Assets . . . . $145,211 49

## HUDSON

**Lapointe Employees Credit Union**
**Lapointe Machine Tool Company**
**34 Tower Street**

Incorporated February 24, 1954

F. H. Girard, *President* — J. K. Carter, *Treasurer*

Total Assets . . . . $144,907 14

## LAWRENCE

**Elgasco Credit Union**
**Lawrence Gas & Electric Company**
**370 Essex Street**

Incorporated November 6, 1940

J. A. Manning, *President* — J. V. Knightly, *Treasurer*

Total Assets . . . . $170,334 41

**Emastryco Credit Union**
**Eastern Massachusetts Street Railway Company**
**421 Merrimack Street**

Incorporated February 12, 1941

F. E. Howard, *President* — A. A. Maccaron, *Treasurer*

Total Assets . . . . $28,306 62

***Frontenac Credit Union**
**139 Broadway**

Incorporated September 25, 1918

R. E. Langevin, *President* — J. B. Germain, *Treasurer*

Total Assets . . . . $349,959 79

**Lawrence Credit Union**
**17 Lawrence Street**

Incorporated January 7, 1913

Max Goldstein, *President* — R. R. Dean, *Treasurer*

Total Assets . . . . $850,513 95

**Lawrence Firefighters Credit Union**
**80 Lowell Street**

Incorporated July 13, 1950

L. P. Smith, *President* — F. C. McKernan, *Treasurer*

Total Assets . . . . $294,484 62

**Lawrence Modern Credit Union**
**90 Broadway**

Incorporated November 3, 1926

Abraham Rappaport, *President* — A. S. Sobil, *Treasurer*

Total Assets . . . . $88,576 18

**Lawrence Postal Employees Credit Union**
**50 Broadway**

Incorporated February 4, 1929

G. T. Baker, *President* — W. F. Ford, *Treasurer*

Total Assets . . . . $42,691 60

**Lawrence Teachers Credit Union**
**Lawrence High School**

Incorporated March 30, 1934

B. J. Kiernan, *President* — E. F. Glynn, *Treasurer*

Total Assets . . . . $120,171 00

**Marconi Credit Union**
**180 Essex Street**

Incorporated May 31, 1939

John Panebianco, *President* — M. T. Stella, *Treasurer*

Total Assets . . . . $254,548 79

*Share Insurance members.

**Prospect Hill Presbyterian Credit Union**
**96 East Haverhill Street**

Incorporated May 25, 1942

H. J. Meister, *President* — Catherine M. Heinze, *Treasurer*

Total Assets . . . . $6,562 54

## LEOMINSTER

**Doyle Works Credit Union**
**511 Lancaster Street**

Incorporated August 8, 1932

J. M. Ridley, *President* — Mariel E. Boutelle, *Treasurer*

Total Assets . . . . $105,238 60

***Leominster Credit Union**
**229 Lancaster Street**

Incorporated May 4, 1954

L. A. Carrescia, *President* — J. J. Tata, *Treasurer*

Total Assets . . . . $78,807 93

***Pyralart Employees Credit Union**
**289 North Main Street**

Incorporated November 12, 1937

L. F. Cloutier, *President* — R. V. Kennedy, *Treasurer*

Total Assets . . . . $1,420,837 55

## LOWELL

**Highland Credit Union**
**174 Central Street**

Incorporated November 6, 1926

Joseph Bernstein, *President* — S. L. Rindler, *Treasurer*

Total Assets . . . . $120,299 90

**Ideal Credit Union**
**174 Central Street**

Incorporated November 8, 1926

William Korobkin, *President* — Louis Cantor, *Treasurer*

Total Assets . . . . $65,106 56

***Jeanne d'Arc Credit Union**
**666 Merrimack Street**

Incorporated February 5, 1912

H. W. Bourgeois, *President* — R. J. Boisvert, *Treasurer*

Total Assets . . . . $5,530,139 33

**Lowell Credit Union**
**174 Central Street**

Incorporated October 2, 1926

Benjamin Sandler, *President* — Abraham Rosengard, *Treasurer*

Total Assets . . . . $189,754 10

**Lowell Electric Light Employees Credit Union**
**29 Market Street**

Incorporated February 24, 1941

W. M. LeLacheur, *President* — F. J. Pigeon, Jr., *Treasurer*

Total Assets . . . . $124,791 21

**Lowell EMSR Credit Union**

**Eastern Massachusetts Street Railway Company**
**22 Fourth Street**

Incorporated July 13, 1950

L. R. Bisson, *President* — E. C. Sullivan, *Treasurer*

Total Assets . . . . $31,806 57

**Lowell Firemens Club Credit Union**
**Ladder 1**
**Lawrence Street**

Incorporated December 8, 1936

J. D. McLaughlin, *President* — J. G. O'Brien, *Treasurer*

Total Assets . . . . $191,437 42

**Lowell Postal Employees Credit Union**
**Post Office**
**50 Kearney Square**

Incorporated February 24, 1928

S. S. Sadkowski, *President* — J. T. Weldon, *Treasurer*

Total Assets . . . . $25,665 93

**Lowell Rendering Employees Credit Union**
**Woburn Street**

Incorporated June 27, 1934

I. J. Patterson, *President* — S. P. Robertson, *Treasurer*

Total Assets . . . . $31,508 13

**Northern Massachusetts Telephone Workers Credit Union**
**115 Appleton Street**

Incorporated November 8, 1922

C. F. Hamilton, *President* — E. F. Scullin, *Treasurer*

Total Assets . . . . $1,671,378 70

*Share Insurance members.

## LYNN

***Brotherhood Credit Union**
**248 Summer Street**

Incorporated April 23, 1934

Arthur Levine, *President* — Sam Sherman, *Treasurer*

Total Assets . . . . $2,448,591 45

**General Electric River Works Employees Credit Union**
**1100 Western Avenue**

Incorporated February 13, 1936

H. G. Wall, *President* — M. A. Pettee, *Treasurer*

Total Assets . . . . $2,827,023 29

***Greek Community Credit Union**
**22 City Hall Square**

Incorporated August 24, 1955

Louis Demakes, *President* — P. N. Scangas, *Treasurer*

Total Assets . . . . $373,731 33

**Labor Circle Credit Union**
**182 Summer Street**

Incorporated July 23, 1912

H. Polansky, *President* — Samuel Viner, *Treasurer*

Total Assets . . . . $210,868 57

**Lynn Credit Union**
**239 Summer Street**

Incorporated October 29, 1926

Louis Litvack, *President* — Joseph Freedman, *Treasurer*

Total Assets . . . . $317,990 06

**Lynn Independent Workmens Circle Credit Union**
**188 Summer Street**

Incorporated March 7, 1927

Abraham Slavin, *President* — Herman Kogan, *Treasurer*

Total Assets . . . . $119,686 51

**Lynn Municipal Employees Credit Union**
**City Hall**
**Room 302**

Incorporated July 3, 1940

G. R. Hanson, *President* — L. J. Murphy, *Treasurer*

Total Assets . . . . $214,967 54

**Lynn Police Credit Union**
**18 Sutton Street**

Incorporated March 22, 1945

J. F. Crowley, *President* — Salvatore Tuminelli, *Treasurer*

Total Assets . . . . $169,990 14

**Lynn Postal District Employees Credit Union**
**Post Office Building**
**Willow Street**

Incorporated October 2, 1926

Donato DiVirgilio, *President* — L. A. Kennedy, *Treasurer*

Total Assets . . . . $215,073 66

**Lynn Teachers Credit Union**
**42 Franklin Street**

Incorporated February 23, 1935

R. F. Grady, *President* — Nathan Goodman, *Treasurer*

Total Assets . . . . $75,821 97

***St. Jean Baptiste Credit Union**
**527 Western Avenue**

Incorporated September 29, 1910

A. A. Belliveau, *President* — R. E. Gingras, *Treasurer*

Total Assets . . . . $1,092,669 91

***West Lynn G. E. Employees Credit Union**
**40 Federal Street**
(West Lynn District)

Incorporated March 27, 1926

E. J. Donovan, *President* — G. W. Friberg, *Treasurer*

Total Assets . . . . $853,598 13

## MALDEN

**Bell Rock Credit Union**
**185 Salem Street**

Incorporated May 28, 1945

C. M. Ross, *President* — Max Baer, *Treasurer*

Total Assets . . . . $48,598 05

*Share Insurance members.

**Cosmopolitan Credit Union**
**185 Salem Street**

Incorporated December 30, 1926

Morris Weiner, *President* — N. J. Schneiderman, *Treasurer*

Total Assets . . . . . $88,495 67

**Majestic Credit Union**
**473 Cross Street**

Incorporated November 27, 1937

S. I. Winer, *President* — Samuel Rosenthal, *Treasurer*

Total Assets . . . . . $13,813 74

**Malden City Employees Credit Union**
**Central Fire Station**
**Salem Street**

Incorporated June 1, 1943

D. M. Ward, *President* — W. T. Barrett, *Treasurer*

Total Assets . . . . . $83,594 68

**Malden G. & E. Employees Credit Union**
**157 Pleasant Street**

Incorporated August 7, 1929

L. J. Restuccia, *President* — P. J. Cutrone, *Treasurer*

Total Assets . . . . . $1,003,689 57

***Progressive Workmens Credit Union**
**366 Cross Street**

Incorporated September 12, 1911

J. W. Mover, *President* — Philip Isenman, *Treasurer*

Total Assets . . . . . $6,541,755 96

**Safety Credit Union**
**36A Lebanon Street**

Incorporated November 17, 1926

Samuel Adler, *President* — L. E. Cushman, *Treasurer*

Total Assets . . . . . $49,895 01

## MANSFIELD

***Mansfield Credit Union**
**277 North Main Street**

Incorporated July 26, 1916

H. A. Patriquin, *President* — B. B. Fuller, *Acting Treasurer*

Total Assets . . . . . $844,769 22

## MARBLEHEAD

**V. F. W. No. 2005 Credit Union**
**Post Office Box 237**

Incorporated June 23, 1932

R. A. Reed, *President* — R. W. Carlton, *Treasurer*

Total Assets . . . . . $18,689 56

## MARLBORO

**St. Mary's Parish Credit Union**
**516 Lincoln Street**

Incorporated July 9, 1913

W. H. Wellen, *President* — Irene A. Toohey, *Treasurer*

Total Assets . . . . . $111,392 27

## MAYNARD

**Maynard Consumers Credit Union**
**68 Main Street**

Incorporated July 12, 1948

C. M. Lerer, *President* — Martha K. Weckstrom, *Treasurer*

Total Assets . . . . . $587,056 35

## MEDFORD

***Medford Municipal Employees Credit Union**
**City Hall**
**Room 101**

Incorporated June 1, 1936

J. V. Moriarty, *President* — E. C. Babcock, *Treasurer*

Total Assets . . . . . $349,482 25

## MEDWAY

**Medway Credit Union**
**140 Village Street**

Incorporated February 10, 1927

Charles Levine, *President* — A. E. Gordon, *Treasurer*

Total Assets . . . . . $34,056 56

*Share Insurance members.

## MIDDLEBORO

**Nemasket Credit Union**
**Plymouth Shoe Company**
**191 Center Street**

Incorporated August 17, 1937

Marjorie E. Baker, *President* — J. V. Einstein, Jr., *Treasurer*

Total Assets . . . . $40,783 12

## MILFORD

**Milford Credit Union**
**49 Pine Street**

Incorporated April 28, 1927

Jacob Wyzan, *President* — William Harris, *Treasurer*

Total Assets . . . . $19,429 82

## MILLBURY

***High Carbon Credit Union**
**New England High Carbon Wire Company**
**50 Howe Avenue**

Incorporated March 14, 1941

Oliver Richard, *President* — G. F. Wade, *Treasurer*

Total Assets . . . . $189,174 41

***Millbury Credit Union**
**50 Main Street**

Incorporated June 20, 1934

M. M. Thornburg, *President* — R. N. Kenary, *Treasurer*

Total Assets . . . . $1,617,895 94

**Worcester Teachers Credit Union**
**6 Church Street**

Incorporated March 2, 1934

Helen R. Harney, *President* — Mary E. Shay, *Treasurer*

Total Assets . . . . $190,779 20

## NEEDHAM

***Needham School Employees Credit Union**
**Needham High School**
**Webster Street**

Incorporated December 7, 1961

J. A. Osgood, *President* — Chester Wallace, *Treasurer*

Total Assets . . . . $6,013 90

## NEW BEDFORD

**Aerovox Employees Credit Union**
**Aerovox Corporation**
**740 Belleville Avenue**

Incorporated July 1, 1941

T. P. Richards, *President* — H. L. Mohel, *Treasurer*

Total Assets . . . . $253,098 62

***Citizens Credit Union**
**256 Union Street**

Incorporated November 27, 1937

Theodore Pageotte, *President* — Barbara M. W. Silva, *Treasurer*

Total Assets . . . . $341,279 95

**Continental Employees Credit Union**
**Continental Screw Company**
**459 Mt. Pleasant Street**

Incorporated January 5, 1938

J. R. Gordon, *President* — C. H. Wardwell, *Treasurer*

Total Assets . . . . $401,799 79

**New Bedford Gas & Edison Light Company Employees Credit Union**
**271 South Water Street**

Incorporated May 14, 1926

E. W. Cole, *President* — R. E. Nolan, *Treasurer*

Total Assets . . . . $305,026 03

**New Bedford Municipal Employees Credit Union**
**868 Pleasant Street**

Incorporated November 17, 1932

W. E. Cobb, *President* — S. A. Mitchell, *Treasurer*

Total Assets . . . . $467,728 69

**New Bedford Postal Employees Credit Union**
**695 Pleasant Street**

Incorporated September 18, 1926

B. L. Messier, *President* — J. W. Connulty, *Treasurer*

Total Assets . . . . $75,931 23

*Share Insurance members.

**Press Radio Credit Union**
**The Standard-Times**
**Pleasant and Market Streets**

Incorporated September 16, 1939

J. T. Mosher, *President* — Manuel Homem, Jr., *Treasurer*

Total Assets . . . . $38,274 11

**Revere Copper & Brass Employees Credit Union**
**24 North Front Street**

Incorporated April 9, 1937

C. A. Croacher, *President* — William Higgins, Jr., *Treasurer*

Total Assets . . . . $467,073 53

***St. Anne Credit Union**
**43 Rodney French Boulevard**

Incorporated August 3, 1911

H. E. Thivierge, *President* — Ulysse Auger, *Treasurer*

Total Assets . . . . $1,046,064 89

**Southern Massachusetts Telephone Workers Credit Union**
**390 Acushnet Avenue**

Incorporated November 8, 1922

H. J. Wardick, *President* — J. A. LaBrode, *Treasurer*

Total Assets . . . . $1,288,690 52

**U-Strayco Credit Union**
**Union Street Railway Company**
**145 Middle Street**

Incorporated August 25, 1938

William Beauregard, *President* — L. M. Walker, *Treasurer*

Total Assets . . . . $155,309 10

## NEWBURYPORT

**Newburyport Credit Union**
**Community Center**
**Washington Street**

Incorporated February 5, 1934

Norman Espovich, *President* — David Harnch, *Treasurer*

Total Assets . . . . $13,539 33

**Towle Employees Credit Union**
**Towle Manufacturing Company**
**260 Merrimac Street**

Incorporated January 3, 1952

J. L. King, Jr., *President* — J. F. Swasey, Jr., *Treasurer*

Total Assets . . . . $105,094 61

## NEWTON

**Easinco Employees Credit Union**
**Eastern Industries, Incorporated**
**15 Riverdale Avenue**

Incorporated May 24, 1956

P. D. Gillis, *President* — E. J. Wright, *Treasurer*

Total Assets . . . . $8,758 33

**Newton Municipal Credit Union**
**City Hall**
**1000 Commonwealth Avenue**

Incorporated May 8, 1941

Philip Purcell, *President* — W. H. Fitzgerald, *Treasurer*

Total Assets . . . . $128,261 00

## NEWTON

**Newton Teachers Credit Union**
**40 Elm Road**
(Newtonville District)

Incorporated February 19, 1937

M. B. Gradone, *President* — D. B. Mitchell, *Treasurer*

Total Assets . . . . $26,594 12

## NORTH ADAMS

**Hoosac Employees Credit Union**
**Hoosac Mills Corporation**
**234 Union Street**

Incorporated May 10, 1949

Clarence Cote, *President* — A. E. Elmer, *Treasurer*

Total Assets . . . . $49,945 30

***Sprague Electric Credit Union**
**87 Marshall Street**

Incorporated June 24, 1940

H. F. Sherman, *President* — R. E. Armitage, *Treasurer*

Total Assets . . . . $1,764,561 69

*Share Insurance members.

## NORTHBRIDGE

***K B Credit Union**
**Kupfer Brothers Company**
**Riverdale Street**

Incorporated May 25, 1942

George Lemoine, Jr. *President* — F. L. Eden *Treasurer*

Total Assets . . . . $79,268 36

***W. M. W. Credit Union**
**Whitin Machine Works**
**Main Street**
(Whitinsville District)

Incorporated February 2, 1932

H. K. Anderson *President* — H. S. Crawford *Treasurer*

Total Assets . . . . $962,199 14

## NORWOOD

***M and N Employees Credit Union**
**Nahatan Street**

Incorporated August 1, 1958

(Vacant) *President* — R. D. Mahoney *Treasurer*

Total Assets . . . . $104,607 82

***Marrud Employees Credit Union**
**1450 Boston Providence Turnpike**

Incorporated April 18, 1962

H. J. Bernstein *President* — B. F. Kushner *Treasurer*

Total Assets . . . . $12,044 93

**Neponset Valley Postal Employees Credit Union**
**Room 204, Post Office Building**

Incorporated November 24, 1958

O. L. Hough *President* — R. E. Barry *Treasurer*

Total Assets . . . . $42,104 09

**Norwood School Employees Credit Union**
**Administration Building**
**Corner Walpole and Elliot Streets**

Incorporated September 29, 1934

C. H. Wheeler *President* — Elizabeth V. Syverson *Treasurer*

Total Assets . . . . $52,317 04

**Plimpton Credit Union**
**Plimpton Press**
**Lenox Street**

Incorporated August 19, 1927

H. L. Ortla *President* — P. A. Woodward *Treasurer*

Total Assets . . . . $413,744 18

## ORANGE

**Orange Credit Union**
**17 East Main Street**

Incorporated May 29, 1952

J. A. Tepper *President* — Robert Plotkin *Treasurer*

Total Assets . . . . $410,867 64

## PALMER

**Elco Club Credit Union**
**Central Massachusetts Electric Company**
**465 North Main Street**

Incorporated January 2, 1951

E. W. Mailman *President* — Roberta K. Niles *Treasurer*

Total Assets . . . . $175,595 96

***General Package Credit Union**
**Diamond National Corp.**
**Church Street**

Incorporated September 27, 1957

D. T. Daniele *President* — T. R. Yule *Treasurer*

Total Assets . . . . $237,698 72

***Wick-Spring Employees Credit Union**
**Springfield Road**

Incorporated December 31, 1937

P. F. Camyre, Sr. *President* — Margaret E. Hickey *Treasurer*

Total Assets . . . . $98,041 52

## PEABODY

***A. C. Lawrence Employees Credit Union**
**10-18 Sawyer Street**

Incorporated December 20, 1934

Peter Micalchuck *President* — W. G. Noonan *Treasurer*

Total Assets . . . . $263,474 07

*Share Insurance members.

**Hellenic Credit Union**
**12 Peabody Square**

Incorporated July 8, 1938

S. T. Callichy, *President* — Christ Decoulas, *Treasurer*

Total Assets . . . . $469,136 27

**Luso-American Credit Union**
**21 Shamrock Street**

Incorporated November 30, 1960

J. C. Silva, *President* — A. R. Faria, *Treasurer*

Total Assets . . . . $73,583 94

**Popular Credit Union**
**116 Main Street**

Incorporated December 15, 1926

David Rosenfelt, *President* — Saul Tanzer, *Treasurer*

Total Assets . . . . $50,651 47

## PITTSFIELD

**Berkshire Credit Union**
**235 East Street**

Incorporated August 10, 1927

W. P. Shindler, *President* — Leon Siegel, *Treasurer*

Total Assets . . . . $88,469 93

**Eagle Credit Union**
**33 Eagle Street**

Incorporated June 24, 1940

M. E. Peltier, *President* — A. L. Owens, *Treasurer*

Total Assets . . . . $39,373 34

***EPCO Employees Credit Union**
**Eaton Paper Corporation**
**75 South Church Street**

Incorporated June 9, 1961

J. F. Puleri, *President* — Jean M. Librizzi, *Treasurer*

Total Assets . . . . $46,664 21

***Pittsfield G. E. Employees Credit Union**
**100 Woodlawn Avenue**

Incorporated January 4, 1935

R. A. Sullivan, *President* — P. C. Theilig, *Treasurer*

Total Assets . . . . $3,534,919 74

**Pittsfield Postal Employees Credit Union**
**U. S. Post Office**
**Allen Street**

Incorporated February 24, 1928

T. H. Doyle, *President* — A. J. Sangiovanni, *Treasurer*

Total Assets . . . . $13,964 72

**Pittsfield Teachers Credit Union**
**High School**
**East Street**

Incorporated May 17, 1939

C. J. McMahon, *President* — A. W. Harvey, *Treasurer*

Total Assets . . . . $257,954 41

## PLYMOUTH

**Plymouth Cordage Credit Union**
**Court Street**

Incorporated November 13, 1928

R. S. Bailey, *President* — J. A. Smith, *Treasurer*

Total Assets . . . . $573,444 77

## QUINCY

**ILSNEC Credit Union**
**Industrial Luncheon Service**
**440 Hancock Street**

Incorporated February 15, 1951

L. B. Rosen, *President* — Gilbert Rosenberg, *Treasurer*

Total Assets . . . . $42,351 98

**Pneumatic Credit Union**
**Pneumatic Scale Corporation**
**65 Newport Avenue**
(North Quincy District)

Incorporated April 10, 1940

H. A. Paul, Jr., *President* — R. A. Hutchins, *Treasurer*

Total Assets . . . . $538,644 27

**Presidents City Credit Union**
**1458 Hancock Street**

Incorporated November 6, 1940

Antone Pacheco, *President* — A. F. Monroe, *Treasurer*

Total Assets . . . . $69,396 57

*Share Insurance members.

## QUINCY

***Quincy EMSR Credit Union**
**Eastern Massachusetts Street Railway**
**954 Hancock Street**

Incorporated April 17, 1945

B. T. Dembro, *President* — H. W. Behn, *Treasurer*

Total Assets . . . . $91,478 94

***Quincy Municipal Credit Union**
**1120 Hancock Street**

Incorporated August 4, 1937

J. E. Walsh, *President* — T. F. Maloney, *Treasurer*

Total Assets . . . . $483,266 47

***Quinwey Credit Union**
**1 Cliveden Street**

Incorporated June 6, 1950

J. J. Christopher, Jr., *President* — J. W. Gunville, *Treasurer*

Total Assets . . . . $213,933 29

**Wollaston Credit Union**
**622 Hancock Street**
(Wollaston District)

Incorporated July 19, 1948

W. A. Anderson, *President* — Milton Biller, *Treasurer*

Total Assets . . . . $995,316 41

## RANDOLPH

***Randolph Credit Union**
**1064 North Main Street**

Incorporated October 31, 1960

D. J. Nelson, *President* — J. W. Marotta, *Treasurer*

Total Assets . . . . $97,535 16

## REVERE

**Revere Firefighters Credit Union**
**400 Broadway**

Incorporated April 8, 1957

R. A. Lanzo, *President* — E. J. Cerulli, *Treasurer*

Total Assets . . . . $25,766 64

***Shirley Credit Union**
**111 Shirley Avenue**

Incorporated November 13, 1952

C. W. Ginesky, *President* — Sidney Dubchansky, *Treasurer*

Total Assets . . . . $974,227 55

## ROCKLAND

***Rockland Credit Union**
**241 Union Street**

Incorporated January 23, 1922

Abraham Lelyveld, *President* — J. V. Forti, *Treasurer*

Total Assets . . . . $4,911,288 51

## SALEM

**Northshore Credit Union**
**205 Washington Street**

Incorporated June 4, 1936

R. P. Richardson, *President* — D. W. Martin, *Treasurer*

Total Assets . . . . $372,165 43

***St. Joseph Credit Union of Salem**
**3 Harbor Street**

Incorporated June 1, 1926

E. J. Dionne, *President* — J. A. Foisy, *Treasurer*

Total Assets . . . . $2,386,930 64

**Salem Credit Union**
**140 Washington Street**
**Room 207**

Incorporated May 16, 1913

David Berman, *President* — H. S. Polansky, *Treasurer*

Total Assets . . . . $166,029 18

**Salem Italian American Credit Union**
**24 Endicott Street**

Incorporated December 1, 1953

R. A. Giuggio, *President* — Domenico Mizzi, *Treasurer*

Total Assets . . . . $89,928 59

*Share Insurance members.

**Sylvania Employees Credit Union**
**60 Boston Street**

Incorporated February 14, 1921

F. P. Kelleher, *President* — C. A. Powers, *Treasurer*

Total Assets . . . . $1,813,913 76

## SAUGUS

***Saugus Credit Union**
**448 Lincoln Avenue**

Incorporated January 14, 1938

J. A. Carter, *President* — J. V. Spencer, *Treasurer*

Total Assets . . . . $686,704 32

## SHARON

***Sharon Credit Union**
**50 South Main Street**

Incorporated May 9, 1956

L. M. Plonsky, *President* — Irving Glaser, *Treasurer*

Total Assets . . . . $54,179 63

## SHIRLEY

**Samson Cordage Employees Credit Union**
**Phoenix Street**

Incorporated February 6, 1947

V. H. Griffin, *President* — A. S. Thomas, *Treasurer*

Total Assets . . . . $10,165 50

## SOMERSET

***Somerset Community Credit Union**
**1166 County Street**

Incorporated July 10, 1936

Philip Peneault, *President* — O. C. Perry, Jr., *Treasurer*

Total Assets . . . . $1,689,439 41

## SOMERVILLE

**Bowker Employees Credit Union**
**37 Medford Street**

Incorporated December 23, 1953

M. J. Balboni, *President* — F. N. Babb, *Treasurer*

Total Assets . . . . $22,614 26

**Colasso Credit Union**
**Columbus Association, Incorporated**
**9 Ward Street**

Incorporated June 16, 1938

R. E. Valentino, *President* — Patsy Vaudo, *Treasurer*

Total Assets . . . . $172,406 16

***The Porter Employees Credit Union**
**74 Foley Street**

Incorporated July 2, 1956

W. J. McCarthy, *President* — Ralph Bellofatto, *Treasurer*

Total Assets . . . . $122,459 73

**Swift Employees Credit Union**
**7 Medford Street**

Incorporated May 15, 1959

F. J. Harold, *President* — Edward Azar, *Treasurer*

Total Assets . . . . $121,902 91

## SOUTHBRIDGE

***Southbridge Credit Union**
**277 Main Street**

Incorporated March 8, 1938

V. P. Tetreault, *President* — Ernest Fontaine, *Treasurer*

Total Assets . . . . $2,976,341 42

## SPRINGFIELD

***Alaco Credit Union**
**34 Front Street**
(Indian Orchard District)

Incorporated October 2, 1958

R. L. Simchak, *President* — F. B. Connor, *Treasurer*

Total Assets . . . . $125,555 88

*Share Insurance members.

## SPRINGFIELD

***American Bosch Credit Union**
**3664 Main Street**

Incorporated July 3, 1929

M. L. Chechette, *President* — R. G. Mansur, *Treasurer*

Total Assets . . . . $1,415,076 80

***Buxton Employees Credit Union**
**Buxton, Incorporated**
**265 Main Street**
(Agawam District)

Incorporated December 9, 1949

W. J. Utess, *President* — E. L. Rich, *Treasurer*

Total Assets . . . . $551,208 26

***The Chapman Valve Credit Union**
**176 Pinevale Street**
(Indian Orchard District)

Incorporated February 6, 1928

C. A. McCurry, *President* — E. C. Brunelle, *Treasurer*

Total Assets . . . . $1,069,364 47

**Cheney Bigelow Credit Union**
**417 Liberty Street**

Incorporated July 3, 1929

A. W. Cowles, *President* — E. L. Register, *Treasurer*

Total Assets . . . . $66,614 57

**Diamond Match Employees Credit Union**
**125 Paridon Street**

Incorporated November 6, 1940

Mario Chioda, *President* — L. N. Brown, *Treasurer*

Total Assets . . . . $160,830 79

**Embeco Credit Union**
**74 Park Street**

Incorporated September 17, 1954

R. L. Cobb, *President* — A. J. Yodlowski, *Treasurer*

Total Assets . . . . $300,503 79

***John H. Breck Employees Credit Union**
**91 Dwight Street**

Incorporated March 4, 1947

W. J. Slattery, *President* — D. W. Lally, Jr., *Treasurer*

Total Assets . . . . $417,695 58

**Kelko Credit Union**
**P. P. Kellogg Company**
**21 Cypress Street**

Incorporated March 6, 1941

G. C. Burridge, *President* — J. G. Carey, *Treasurer*

Total Assets . . . . $602,923 16

**Maccabean Pythian Credit Union**
**1694 Main Street**

Incorporated July 8, 1940

Marshall Later, *President* — Jack Smith, *Treasurer*

Total Assets . . . . $19,959 79

**Massachusetts Mutual Employees Credit Union**
**1295 State Street**

Incorporated June 28, 1962

Ralston Stone, *President* — M. H. Bennett, *Treasurer*

Total Assets . . . . $322,134 43

**Monsanto Plastics Credit Union**
**812 Monsanto Avenue**
(Indian Orchard District)

Incorporated November 12, 1937

A. P. Kielbania, *President* — G. A. Gorrod, *Treasurer*

Total Assets . . . . $2,399,927 87

***Powers Paper Employees Credit Union**
**149 Wason Avenue**

Incorporated September 27, 1955

E. A. Benoit, *President* — A. L. Silvestri, *Treasurer*

Total Assets . . . . $19,714 91

***Railway Express Credit Union**
**31 Liberty Street**

Incorporated March 17, 1955

T. F. Albert, *President* — D. J. Votava, *Treasurer*

Total Assets . . . . $16,752 16

**Setco Credit Union**
**Standard Electric Time Company**
**89 Logan Street**

Incorporated September 25, 1945

M. M. Emirzian, *President* — Pearl W. Easton, *Treasurer*

Total Assets . . . . $173,602 98

*Share Insurance members.

***Spasco Credit Union**
**124 Switzer Avenue**

Incorporated November 20, 1962

R. T. Boland, *President* — Mary Jane Boone, *Treasurer*

Total Assets . . . . . $10,521 26

**Springfield Armory Credit Union**
**Federal Street**

Incorporated May 17, 1940

J. T. Caulfield, *President* — D. J. Walsh, *Treasurer*

Total Assets . . . . . $478,565 48

**Springfield FCA Employees Credit Union**
**Farm Credit Administration**
**310 State Street**

Incorporated June 12, 1934

R. A. Neis, *President* — O. B. Anderson, *Treasurer*

Total Assets . . . . . $100,107 41

***Springfield Franco-American Credit Union**
**162 Broadway**

Incorporated April 15, 1930

A. L. Dubois, *President* — Anna M. Ratell, *Treasurer*

Total Assets . . . . . 107,442 47

***Springfield, Mass. Municipal Employees Credit Union**
**158 Broadway**

Incorporated March 2, 1927

R. J. Patingre, *President* — W. E. Hurley, *Treasurer*

Total Assets . . . . . $1,469,267 29

***Springfield, Mass. Post Office Employees Credit Union**
**436 Dwight Street**

Incorporated April 27, 1923

M. P. Wall, *President* — T. A. Clune, *Treasurer*

Total Assets . . . . . $528,203 91

**Springfield Monarch Employees Credit Union**
**1250 State Street**

Incorporated June 10, 1959

A. V. Fairbanks, *President* — P. M. Dick, *Treasurer*

Total Assets . . . . . $309,864 16

***Springfield Street Railway Employees Credit Union**
**2811 Main Street**

Incorporated November 6, 1926

H. S. Valliere, *President* — T. E. O'Donnell, *Treasurer*

Total Assets . . . . . $339,912 00

**Springfield Teachers Credit Union**
**High School of Commerce**
**415 State Street**

Incorporated October 5, 1929

H. E. Drewes, *President* — A. J. Serafino, Jr., *Treasurer*

Total Assets . . . . . $948,199 89

***Westco Credit Union**
**642 Page Boulevard**

Incorporated July 8, 1936

S. J. Roberts, *President* — C. A. Caron, *Treasurer*

Total Assets . . . . . $986,804 18

***Western Massachusetts Telephone Workers Credit Union**
**295 Worthington Street**

Incorporated July 20, 1922

J. E. H. Gamlin, *President* — K. L. Stuart, *Treasurer*

Total Assets . . . . . $2,750,542 47

## SWAMPSCOTT

**Leon E. Abbott Post No. 57 (3) Credit Union**
**89 Burrill Street**

Incorporated August 27, 1931

W. F. Jones, *President* — R. M. Leonard, *Treasurer*

Total Assets . . . . . $12,911 28

## TAUNTON

**Adams Post Credit Union**
**21 Hodges Avenue**

Incorporated June 12, 1933

E. E. Shepard, *President* — J. T. McDonald, *Treasurer*

Total Assets . . . . . $60,817 78

**Taunton Postal Employees Credit Union**
**Post Office Square**

Incorporated May 24, 1928

J. H. O'Keefe, *President* — S. J. Skwarto, *Treasurer*

Total Assets . . . . . $46,978 10

*Share Insurance members.

## WAKEFIELD

***Amlico Credit Union**
**American Mutual Liability Insurance Company**
**Quannapowitt Parkway**

Incorporated May 11, 1942

R. A. Burnham, *President* — W. E. Carlson, *Treasurer*

Total Assets . . . . $264,911 01

**L. B. Evans Employees Credit Union**
**27 Water Street**

Incorporated August 8, 1939

F. E. Daley, *President* — A. M. Perkins, *Treasurer*

Total Assets . . . . $133,252 03

## WALPOLE

**H and V Credit Union**
**Hollingsworth & Vose**
**112 Washington Street**
(East Walpole District)

Incorporated August 23, 1939

G. L. Cote, *President* — Hazel C. Whitney, *Treasurer*

Total Assets . . . . $117,587 89

**Kendall Mills Credit Union**
**The Kendall Company**
**Fiber Products Division**
**West Street**

Incorporated September 12, 1930

E. H. Peterson, *President* — Fred Burkel, *Treasurer*

Total Assets . . . . $136,941 99

***Neponset Credit Union**
**Bird & Sons, Incorporated**
**Off Washington Street**
(East Walpole District)

Incorporated October 5, 1915

R. H. Ellis, *President* — Velma M. Cobb, *Treasurer*

Total Assets . . . . $2,849,943 75

**Walpole Municipal Employees Credit Union**
**Stone Street**

Incorporated November 23, 1938

Marion L. Kambour, *President* — J. J. Buckley, *Treasurer*

Total Assets . . . . $71,256 07

## WALTHAM

***Clevite Transistor Employees Credit Union**
**200 Smith Street**

Incorporated May 23, 1961

(Vacant), *President* — Laurance Dosh, *Treasurer*

Total Assets . . . . $71,704 36

***Grover Cronin Credit Union**
**221 Moody Street**

Incorporated August 24, 1943

P. M. Larkin, *President* — Mary A. Conlon, *Treasurer*

Total Assets . . . . $338,374 30

***Middlesex Carmens Credit Union**
**1020 Main Street**

Incorporated November 22, 1946

R. J. Breslin, *President* — L. M. Noonan, *Treasurer*

Total Assets . . . . $225,413 75

***Raytheon Employees Credit Union**
**Foundry Avenue**

Incorporated January 11, 1945

P. L. Gatchell, *President* — Dorothy J. Worcester, *Treasurer*

Total Assets . . . . $4,227,483 74

**Waltham Municipal Employees Credit Union**
**21 Lexington Street**

Incorporated June 29, 1949

J. A. Burke, *President* — P. B. O'Mara, *Treasurer*

Total Assets . . . . $122,795 67

## WATERTOWN

***Arsenal Employees Credit Union**
**Watertown Arsenal**
**Arsenal Street**

Incorporated March 12, 1940

T. S. Spack, *President* — L. L. Dunbar, *Treasurer*

Total Assets . . . . $289,255 61

**Watertown Municipal Credit Union**
**Administration Building**
**Main Street**

Incorporated April 5, 1934

Frances A. Lyons, *President* — G. B. Wellman, *Treasurer*

Total Assets . . . . $455,723 34

*Share Insurance members.

## WEBSTER

**Webster Credit Union**
**262 Main Street**

Incorporated January 20, 1928

C. H. Sczepanski, *President* — J. F. Mackowiak, *Treasurer*

Total Assets . . . . $2,200,702 31

## WESTFIELD

***Columbia Bicycle Credit Union**
**The Westfield Manufacturing Company**
**Cycle Street**

Incorporated September 13, 1956

J. J. Hibert, *President* — R. B. Huntoon, *Treasurer*

Total Assets . . . . $205,479 97

***Savage Arms Employees Credit Union**
**Springdale Road**

Incorporated August 15, 1946

J. A. Soltys, *President* — G. H. Fitch, *Treasurer*

Total Assets . . . . $771,916 05

**Westfield Polish-American Credit Union**
**5 Main Street**
**Room 7**

Incorporated February 7, 1946

C. F. Sadowski, *President* — Rose M. Mulvenna, *Treasurer*

Total Assets . . . . $20,947 94

## WEST SPRINGFIELD

***Esfex Credit Union**
**26 Central Street**

Incorporated April 21, 1954

E. Grant Fay, *President* — H. O. Evans, *Treasurer*

Total Assets . . . . $249,616 21

***General Fibre Employees Credit Union**
**Palmer Avenue**

Incorporated November 6, 1944

E. D. Mattera, *President* — W. J. Geraghty, *Treasurer*

Total Assets . . . . $95,093 81

***Gilbarco Employees Credit Union**
**Gilbert & Barker Manufacturing Company**
**Cold Spring Avenue**

Incorporated May 8, 1935

E. O. Beauvais, *President* — R. E. McCarty, *Treasurer*

Total Assets . . . . $1,425,712 49

***Perkins Gear Credit Union**
**Circuit Avenue**

Incorporated July 2, 1936

P. N. Varelas, *President* — J. E. Paquin, *Treasurer*

Total Assets . . . . $87,218 51

**Wemelco Credit Union**
**174 Brush Hill Avenue**

Incorporated August 2, 1923

F. A. Julian, *President* — C. E. Warburton, *Treasurer*

Total Assets . . . . $1,481,299 84

**WICO Employees Credit Union**
**Wico Electric Company**
**Phelon Avenue**

Incorporated August 3, 1940

H. F. Durkee, *President* — John Cooper, *Treasurer*

Total Assets . . . . $220,464 57

## WESTWOOD

**Westwood Credit Union**
**302 High Street**

Incorporated September 29, 1949

H. J. Mitchell, *President* — J. J. Collier, *Treasurer*

Total Assets . . . . $35,264 36

## WEYMOUTH

***Stetson Shoe Employees Credit Union**
**541 Main Street**
(South Weymouth District)

Incorporated February 20, 1935

Mary O'Malley, *President* — Walter Morrison, *Treasurer*

Total Assets . . . . $166,918 73

*Share Insurance members.

## WEYMOUTH

**Weymouth Town Employees Credit Union**
**Town Hall**
**75 Middle Street**
(East Weymouth District)

Incorporated May 18, 1953

Harry Christensen, *President* — Mary E. Moore, *Treasurer*

Total Assets . . . . $332,648 23

## WINCHENDON

***Marquette Credit Union**
**94 Central Street**

Incorporated September 19, 1939

H. C. Girouard, *President* — Vincent Buckley, *Treasurer*

Total Assets . . . . $101,218 84

## WINTHROP

**Beach Credit Union**
**330 Shirley Street**

Incorporated August 8, 1939

Nathan Goldberg, *President* — Michael Skolnick, *Treasurer*

Total Assets . . . . $143,073 47

## WOBURN

**Atlantic Gelatin Credit Union**
**Hill Street**

Incorporated July 13, 1950

L. T. Orsillo, *President* — A. A. King, *Treasurer*

Total Assets . . . . $362,950 92

**Woburn Credit Union**
**4 Federal Street**

Incorporated May 2, 1955

A. A. Paleologos, *President* — J. J. Moss, *Treasurer*

Total Assets . . . . $131,300 35

## WORCESTER

***C & K Employees Credit Union**
**93 Grand Street**

Incorporated January 28, 1957

A. O. Peverett, *President* — W. J. Leszczynski, *Treasurer*

Total Assets . . . . $342,653 90

**Central Massachusetts Telephone Workers Credit Union**
**15 Chestnut Street**

Incorporated November 8, 1922

W. J. McGrath, *President* — E. F. White, *Treasurer*

Total Assets . . . . $856,325 39

**Craftsman Credit Union**
**Parker Wire Goods Company, et al**
**149 Washington Street**

Incorporated August 12, 1942

P. W. Burke, *President* — Bruce MacDougall, *Treasurer*

Total Assets . . . . $49,191 88

**John Bath Employees Credit Union**
**10 Mann Street**

Incorporated March 9, 1948

F. G. Lanava, *President* — R. S. Kemp, *Treasurer*

Total Assets . . . . $48,382 46

**Jonsteel Credit Union**
**Johnson Steel & Wire Company, Incorporated**
**53 Wiser Avenue**

Incorporated May 2, 1949

E. C. Swenson, *President* — R. J. Reynolds, *Treasurer*

Total Assets . . . . $122,882 64

**Morgan Employees Credit Union**
**15 Belmont Street**

Incorporated January 31, 1927

C. K. Oberg, *President* — Esther Currie, *Treasurer*

Total Assets . . . . $60,091 36

**Moulded Plastics Credit Union**
**14 Hygeia Street**

Incorporated January 19, 1942

L. K. Blair, *President* — F. L. Graham, *Treasurer*

Total Assets . . . . $13,273 50

**Norton Credit Union**
**Norton Company**
**1 New Bond Street**

Incorporated October 28, 1925

R. G. Clarke, *President* — G. S. Williams, Jr., *Treasurer*

Total Assets . . . . $491,894 83

*Share Insurance members.

***Rockwood Sprinkler Employees Credit Union**
**38 Harlow Street**

Incorporated April 9, 1937

G. M. Machonis, *President* — T. R. Ashe, *Treasurer*

Total Assets . . . . $116,040 18

**South Works Credit Union**
**American Steel & Wire Company**
**800 Millbury Street**

Incorporated April 5, 1935

V. R. Faucher, *President* — Loretta V. King, *Treasurer*

Total Assets . . . . $1,223,178 99

**U.S.E. — Worcester Credit Union**
**United States Envelope Company**
**Logan Division**
**75 Grove Street**

Incorporated August 15, 1957

J. E. Malley, *President* — R. G. Medhurst, *Treasurer*

Total Assets . . . . $167,453 72

**Washburn Employees Credit Union**
**Washburn Company**
**28 Union Street**

Incorporated December 3, 1941

Mary F. Stevenson, *President* — Beulah B. Hocking, *Treasurer*

Total Assets . . . . $68,011 83

**Worcester Fire Department Credit Union**
**Room 226**
**4 Walnut Street**

Incorporated July 6, 1937

J. E. Carlson, *President* — Wilbert Baker, *Treasurer*

Total Assets . . . . $154,873 28

**Worcester Gas Light Employees Credit Union**
**25 Quinsigamond Avenue**

Incorporated July 27, 1934

W. J. Clark, *President* — J. L. Turnan, *Treasurer*

Total Assets . . . . $136,503 73

**Worcester Police Department Credit Union**
**5 Waldo Street**

Incorporated November 22, 1946

A. G. Belisle, *President* — J. J. McKiernan, *Treasurer*

Total Assets . . . . $110,030 34

**Worcester Polish Credit Union**
**135 Millbury Street**

Incorporated January 5, 1926

Frank Ciborowski, *President* — Stella A. Ciborowski, *Treasurer*

Total Assets . . . . $4,832 65

**Worcester Postal Credit Union**
**Main Post Office**

Incorporated December 9, 1926

K. J. Sullivan, *President* — D. F. Kelly, *Treasurer*

Total Assets . . . . $206,425 29

**Worcester Public Works Credit Union**
**20 East Worcester Street**

Incorporated May 25, 1943

C. B. Hardy, *President* — Phyllis C. Mariano, *Treasurer*

Total Assets . . . . $42,822 86

**Worcester Thompson Credit Union**
**115 Stafford Street**

Incorporated July 9, 1941

John Gabrielian, *President* — Walter Misilo, *Treasurer*

Total Assets . . . . $69,020 57

**Worcester Wire Works Employees Credit Union**
**70 James Street**

Incorporated January 26, 1937

J. S. Borko, *President* — M. E. Anderson, *Treasurer*

Total Assets . . . . $110,113 75

*Share Insurance members.

# ABSTRACTS OF THE ANNUAL REPORTS

# OF

# CREDIT UNIONS

# ARRANGED ALPHABETICALLY BY CITIES AND TOWNS,

# SHOWING

# PRINCIPAL ASSETS AND LIABILITIES, DIVIDENDS,

# AND OTHER INFORMATION

# AS OF

# THE CLOSE OF BUSINESS JUNE 30, 1963

| Location and Name (Words "Credit Union" omitted in each case.) | Personal Loans | Real Estate Loans | Investments | Cash | Bank Building | Other Assets | Total Assets |
|---|---|---|---|---|---|---|---|
| | $ | $ | $ | $ | $ | $ | $ |
| **ACTON** | | | | | | | |
| T. I. C. Employees | 69,761 | – | 11,049 | 1,062 | – | 122 | 81,994 |
| **ACUSHNET** | | | | | | | |
| Acushnet Process Employees | 104,150 | – | 360,748 | 54,929 | – | 10,920 | 530,747 |
| **AMESBURY** | | | | | | | |
| Amesbury Franco-American | 219,659 | 694,791 | 120,177 | 69,978 | 11,200 | 1,359 | 1,117,164 |
| **ASHLAND** | | | | | | | |
| Fenwal | 59,323 | – | 174,776 | 11,729 | – | – | 245,828 |
| Lombard Governor | 6,515 | – | 21,848 | 5,213 | – | – | 33,576 |
| **ATHOL** | | | | | | | |
| Athol | 966,197 | 2,322,671 | 1,656,368 | 197,967 | – | 3,634 | 5,146,837 |
| **ATTLEBORO** | | | | | | | |
| Sisalkraft | 104,765 | 51,288 | 62,293 | 14,487 | – | 388 | 233,221 |
| **AUBURN** | | | | | | | |
| Lodding Employees | 40,638 | – | 28,156 | 7,564 | – | 307 | 76,665 |
| Worcester Rendering Employees | 2,558 | – | 73 | 71 | – | – | 2,702 |
| **BARRE** | | | | | | | |
| Barwoolco | 69,949 | 92,368 | 148,948 | 16,719 | – | – | 327,984 |
| **BEDFORD** | | | | | | | |
| Mitre Employees | 569,703 | – | 85,777 | 47,784 | – | 935 | 704,199 |
| **BEVERLY** | | | | | | | |
| Beverly Investment | 19,867 | – | 27,288 | 7,409 | – | – | 54,564 |
| Beverly Municipal | 238,622 | – | 107,171 | 17,668 | – | – | 363,461 |
| Rantoul | 104,932 | – | 13,496 | 9,330 | – | – | 127,758 |
| **BOSTON** | | | | | | | |
| AFL-CIO Postal Clerks | 21,341 | – | 75 | 282 | – | – | 21,698 |
| Allis-Chalmers | 185,669 | – | 46,248 | 11,093 | – | – | 243,010 |
| Alpha | 35,790 | – | 42,379 | 5,673 | – | – | 83,842 |
| American Chapels | 177,676 | – | 92,536 | 1,833 | – | 883 | 272,928 |
| Armour-Chamberlain | 54,597 | – | 32,000 | 17,996 | – | 279 | 104,872 |
| B C G Employees | 804,046 | 29,868 | 163,078 | 11,715 | – | 942 | 1,009,649 |
| Ber Ditcherver | 20,687 | – | – | 1,407 | – | 31 | 22,125 |
| B L H Employees | 96,206 | – | 98,380 | 8,290 | – | 77 | 202,953 |
| Blue Hill | 1,439,872 | 4,163,584 | 3,155,455 | 273,212 | 29,011 | – | 9,061,134 |
| Borisaver | 57,836 | – | 13,000 | 5,528 | – | 452 | 76,816 |
| Boston American Composing Room | 19,303 | – | 2,500 | 1,578 | – | – | 23,381 |

| Shares | Deposits | Club Accounts | Surplus Accounts | Other Liabilities | Dividend Rate % Paid | Members | Depositors | Borrowers |
|---|---|---|---|---|---|---|---|---|
| $ | $ | $ | $ | $ | | | | |
| 50,817 | – | 1,781 | 29,355 | 41 | 4¼ | 227 | – | 173 |
| 480,587 | – | – | 49,728 | 432 | 5 | 1,098 | – | 352 |
| 919,211 | 72,376 | 11,790 | 109,267 | 4,520 | 4¼ | 1,628 | 413 | 624 |
| 223,886 | – | – | 21,361 | 581 | 5½ | 631 | – | 192 |
| 29,156 | – | 1,631 | 2,456 | 333 | 4 | 134 | – | 52 |
| 4,509,886 | – | 64,634 | 564,107 | 8,210 | 4 | 5,585 | – | 1,782 |
| 203,494 | – | – | 27,686 | 2,041 | 6 | 345 | – | 183 |
| 66,736 | – | – | 9,929 | – | 4 9/10 | 97 | – | 75 |
| 1,748 | – | – | 954 | – | – | 27 | – | 14 |
| 286,850 | – | – | 39,545 | 1,589 | 4 | 363 | – | 181 |
| 589,082 | – | – | 106,388 | 8,729 | 4⅝ | 1,362 | – | 764 |
| 30,617 | 4,169 | – | 19,739 | 39 | 4 | 168 | 56 | 39 |
| 338,970 | – | – | 24,356 | 135 | 4½ | 594 | – | 473 |
| 116,646 | – | – | 11,012 | 100 | 5 | 497 | – | 300 |
| 19,819 | – | – | 1,755 | 124 | 5 | 231 | – | 148 |
| 211,863 | – | – | 30,976 | 171 | 4¼ | 532 | – | 330 |
| 77,627 | 5 | – | 6,206 | 4 | 4 | 340 | 4 | 138 |
| 217,347 | – | 5,069 | 49,399 | 1,113 | 4½ | 796 | – | 437 |
| 70,899 | – | 20,007 | 13,857 | 109 | 4½ | 366 | – | 156 |
| 770,015 | – | – | 239,362 | 272 | 4¼ | 1,889 | – | 1,318 |
| 16,860 | – | – | 5,264 | 1 | 4 | 77 | – | 54 |
| 180,757 | – | – | 21,919 | 277 | 4 | 415 | – | 221 |
| 8,004,125 | 7,795 | 138,533 | 904,641 | 6,040 | 4 | 7,796 | 21 | 1,879 |
| 67,635 | – | – | 9,161 | 20 | 4 | 143 | – | 94 |
| 18,590 | – | – | 4,638 | 153 | 3 | 156 | – | 101 |

| Location and Name (Words "Credit Union" omitted in each case.) | Personal Loans | Real Estate Loans | Investments | Cash | Bank Building | Other Assets | Total Assets |
|---|---|---|---|---|---|---|---|
| | $ | $ | $ | $ | $ | $ | $ |
| **BOSTON (Continued)** | | | | | | | |
| Boston & Albany Employees | 756,640 | 484,838 | 1,243,741 | 88,357 | – | 2,255 | 2,575,831 |
| Boston & Maine Railroad Employees | 482,268 | – | 1,316,153 | 176,216 | – | 155,771 | 2,130,408 |
| Boston Arbeiter Ring | 37,066 | – | – | 2,206 | – | – | 39,272 |
| Boston Edison Employees | 1,402,641 | – | 699,612 | 52,896 | – | 1,378 | 2,156,527 |
| Boston Firefighters | 1,352,547 | 840,389 | 124,468 | 47,777 | – | 573 | 2,365,754 |
| Boston Globe Employees | 190,524 | – | – | 49,913 | – | – | 240,437 |
| Boston I. R. A. Employees | 25,435 | – | 4,992 | 3,037 | – | – | 33,464 |
| Boston Post Office Employees | 835,256 | 63,103 | 60,694 | 51,639 | – | 1,782 | 1,012,474 |
| Boston Progressive | 375,004 | 417,595 | 127,366 | 105,010 | 29,076 | 4,236 | 1,058,287 |
| Boston Railway Mail Employees | 116,397 | – | 28,760 | 5,534 | – | – | 150,691 |
| Boston Shell | 146,088 | – | 25,064 | 8,271 | – | 164 | 179,587 |
| Boston Taxi Drivers Association | 3,377 | – | – | 2,967 | – | 2,479 | 8,823 |
| Boston University Employees | 275,092 | – | 214,653 | 9,553 | – | 1,502 | 500,800 |
| Boston USCSC Employees | 34,822 | – | 19,748 | 6,359 | – | 154 | 61,083 |
| Brighton-Allston | 64,453 | – | 15,092 | 1,746 | – | 340 | 81,631 |
| Cabot Boston | 217,919 | 65,806 | 199,057 | 13,150 | – | 1,668 | 497,600 |
| City | 17,987 | 12,211 | 34,157 | 8,188 | – | 216 | 72,759 |
| City of Boston Employees | 2,798,925 | – | 718,148 | 252,610 | – | 242,200 | 4,011,883 |
| Colonial Employees | 51,767 | – | 10,956 | 12,837 | – | 261 | 75,821 |
| Columbus | 11,249 | – | 15,025 | 1,488 | – | – | 27,762 |
| Consumers | 86,094 | – | 26,766 | 12,119 | – | 233 | 125,212 |
| Corenco Employees | 4,521 | – | 1,278 | 845 | – | 12 | 6,656 |
| Dorchester | – | – | 173 | 4,666 | – | 10 | 4,849 |
| Dorchester Browning | 45,350 | – | – | 11,311 | – | – | 56,661 |
| Eaton | 69,909 | 7,766 | 20,319 | 8,406 | – | 402 | 106,802 |
| Emblem | 103,984 | – | 90,741 | 13,429 | – | 99 | 208,253 |
| Federal | 73,867 | – | 30,328 | 4,563 | – | 330 | 109,088 |
| Federation | 94,209 | – | – | 5,195 | – | 50 | 99,454 |
| Filene | 367,800 | 161,138 | 636,673 | 29,437 | – | – | 1,195,048 |
| Firefundic | 15,147 | – | 7,292 | 4,602 | – | 101 | 27,142 |
| Forty Associates | 39,169 | – | 31,637 | 2,415 | – | – | 73,221 |
| Freedom House | 1,298 | – | 500 | 1,334 | – | 244 | 3,376 |
| Friendship, The | 54,134 | – | 8,694 | 9,299 | – | – | 72,127 |
| Geneva | 40,821 | – | 5,715 | 1,235 | – | 102 | 47,873 |
| Gilco | 27,424 | – | 71,449 | 15,251 | – | 1,360 | 115,484 |
| Glenway | 7,751 | – | – | 424 | – | 43 | 8,218 |
| Glodel | 37,261 | – | 2,143 | 3,319 | – | – | 42,723 |
| Greyhound Employees | 34,990 | – | 3,951 | 2,039 | – | – | 40,980 |
| Gulf Boston | 34,141 | – | 16,218 | 227 | – | 259 | 50,845 |
| Harbor Village | 16,788 | – | 1,635 | 552 | – | 61 | 19,036 |
| Harmony | 10,476 | – | 3,070 | 531 | – | – | 14,077 |
| Harold | 201,566 | – | 2,329 | 23,229 | – | 83 | 227,207 |
| Herald-Traveler Employees, The | 97,363 | – | 42,451 | 31,236 | – | – | 171,050 |
| Hillside | 358,350 | 73,775 | 263,392 | 11,382 | – | 50 | 706,949 |
| Howard | 70,579 | – | 50,021 | 8,599 | – | – | 129,199 |
| Howco | 13,866 | – | 5,778 | 2,377 | – | – | 22,021 |
| Humboldt | 74,276 | – | 53,963 | 13,636 | – | – | 141,875 |
| Industrial, The | 1,047,804 | 158,278 | 133,929 | 22,487 | – | – | 1,362,498 |
| I O S O I | 13,083 | – | 10,449 | 2,309 | – | – | 25,841 |
| Jamaica Plain | 28,529 | – | – | 927 | – | – | 29,456 |
| Latvian | 17,328 | – | 6,603 | 13,907 | – | 619 | 38,457 |
| Liberal | 31,153 | – | – | 1,532 | – | 88 | 32,773 |
| Liberty | 99,404 | 62,121 | 52,522 | 16,188 | – | 1 | 230,236 |
| Lord Beaconsfield | 195,401 | 50,803 | 20,682 | 3,934 | – | 388 | 271,208 |

| Shares | Deposits | Club Accounts | Surplus Accounts | Other Liabilities | Dividend Rate % Paid | Members | Depositors | Borrowers |
|---|---|---|---|---|---|---|---|---|
| $ | $ | $ | $ | $ | | | | |
| 1,644,508 | – | – | 927,004 | 4,319 | 5 | 4,499 | – | 2,453 |
| 385,142 | 579,828 | 356,528 | 782,925 | 25,985 | 7 1/5 | 4,056 | 1,879 | 1,351 |
| 26,250 | – | – | 13,008 | 14 | 3½ | 176 | – | 90 |
| 1,694,790 | 210,850 | – | 240,436 | 10,451 | 4 | 3,953 | 1,450 | 2,192 |
| 1,941,334 | – | 66,288 | 354,261 | 3,871 | 5 | 2,063 | – | 1,710 |
| 198,424 | – | – | 40,308 | 1,705 | 4 | 1,221 | – | 540 |
| 26,582 | – | – | 6,880 | 2 | 6 | 127 | – | 72 |
| 865,777 | – | – | 137,824 | 8,873 | 3½ | 6,397 | – | 3,727 |
| 927,341 | 15,591 | 23,932 | 87,474 | 3,949 | 3 | 5,446 | 90 | 1,248 |
| 120,410 | – | – | 22,253 | 8,028 | 4½ | 970 | – | 622 |
| 159,681 | – | – | 19,827 | 79 | 6 | 348 | – | 219 |
| 4,210 | – | – | 4,550 | 63 | – | 154 | – | 49 |
| 469,055 | – | – | 31,299 | 446 | 4⅝ | 891 | – | 532 |
| 53,452 | – | 1,218 | 6,360 | 53 | 4 | 139 | – | 63 |
| 73,729 | – | – | 7,797 | 105 | 4½ | 277 | – | 224 |
| 461,736 | – | 8,931 | 26,913 | 20 | 4½ | 492 | – | 304 |
| 64,505 | – | – | 8,068 | 186 | 4 | 159 | – | 43 |
| 3,623,683 | – | – | 387,231 | 969 | 6 | 11,607 | – | 5,465 |
| 64,451 | – | – | 11,179 | 191 | 4½ | 378 | – | 187 |
| 21,564 | – | – | 6,104 | 94 | 4 | 123 | – | 54 |
| 100,309 | – | – | 24,465 | 438 | 4 | 570 | – | 189 |
| 4,171 | – | 1,137 | 984 | 364 | 4 | 41 | – | 15 |
| 4,474 | – | – | 353 | 22 | – | 143 | – | – |
| 47,182 | – | – | 9,368 | 111 | 4 | 160 | – | 96 |
| 85,593 | – | – | 21,161 | 48 | 5 | 290 | – | 188 |
| 169,709 | – | – | 38,541 | 3 | 5 | 718 | – | 403 |
| 92,925 | – | – | 16,140 | 23 | 4½ | 175 | – | 81 |
| 86,522 | – | – | 12,355 | 577 | 4½ | 972 | – | 587 |
| 1,046,564 | – | – | 146,568 | 1,916 | 4⅛ | 2,212 | – | 966 |
| 24,240 | – | – | 2,902 | – | 5½ | 129 | – | 66 |
| 60,870 | – | – | 12,273 | 78 | 4 | 181 | – | 92 |
| 3,185 | – | 140 | – | 51 | – | 60 | – | 8 |
| 61,385 | – | – | 10,517 | 225 | 4½ | 215 | – | 102 |
| 37,063 | – | – | 10,750 | 60 | 4 | 194 | – | 123 |
| 9,783 | 55,543 | 34,809 | 15,349 | – | 3½ | 713 | 346 | 227 |
| 6,722 | – | – | 1,493 | 3 | 5 | 87 | – | 33 |
| 35,721 | – | – | 6,997 | 5 | 4½ | 157 | – | 93 |
| 38,475 | – | – | 2,272 | 233 | 4¼ | 235 | – | 131 |
| 36,432 | – | – | 14,347 | 66 | 4 | 159 | – | 88 |
| 13,372 | – | – | 4,893 | 771 | – | 415 | – | 235 |
| 9,875 | – | – | 4,197 | 5 | 4 | 64 | – | 37 |
| 195,167 | – | – | 31,862 | 178 | 5 | 570 | – | 377 |
| 137,296 | – | – | 32,597 | 1,157 | 3¼ | 1,049 | – | 485 |
| 601,692 | – | – | 101,434 | 3,823 | 4 | 1,145 | – | 432 |
| 113,094 | – | – | 16,040 | 65 | 4½ | 445 | – | 211 |
| 17,263 | – | – | 4,758 | – | 4 | 55 | – | 31 |
| 109,649 | – | – | 32,076 | 150 | 4 | 327 | – | 151 |
| 1,167,056 | – | 4,610 | 175,707 | 15,125 | 4¾ | 2,510 | – | 1,580 |
| 24,319 | – | – | 1,489 | 33 | 4½ | 139 | – | 25 |
| 22,264 | – | – | 7,188 | 4 | 5 | 149 | – | 120 |
| 3,245 | 34,929 | – | 272 | 11 | 4¼ | 124 | 55 | 34 |
| 28,172 | – | – | 4,599 | 2 | 4 | 91 | – | 61 |
| 190,369 | – | – | 36,637 | 3,230 | 4½ | 527 | – | 245 |
| 233,110 | – | – | 37,777 | 321 | 4 | 969 | – | 454 |

| Location and Name (Words "Credit Union" omitted in each case.) | Personal Loans | Real Estate Loans | Investments | Cash | Bank Building | Other Assets | Total Assets |
|---|---|---|---|---|---|---|---|
| | $ | $ | $ | $ | $ | $ | $ |
| **BOSTON (Continued)** | | | | | | | |
| Maccabee | 46,899 | – | 28,360 | 1,733 | – | 456 | 77,447 |
| Marillac | 28,895 | – | 2,613 | 2,521 | – | – | 34,029 |
| Mascot, The | 35,869 | 33,483 | 80,000 | 6,299 | – | 699 | 156,350 |
| Memorial | 36,306 | – | 24,000 | 15,743 | – | 2,300 | 78,349 |
| Mohliver | 151,889 | 22,001 | 11,411 | 25,168 | – | 50 | 210,519 |
| Moreland | 132,297 | – | 4,677 | 2,463 | – | 56 | 139,493 |
| Morgan Memorial | 8,829 | – | 13,351 | 12,958 | – | 16 | 35,154 |
| Mortons Employees | 8,574 | – | 28,108 | 1,231 | – | – | 37,913 |
| MTA Employees | 3,559,526 | – | 798,860 | 153,170 | – | – | 4,511,556 |
| Mutual | 20,013 | – | 2,314 | 1,136 | – | 34 | 23,497 |
| Navy Building | 217,026 | 12,093 | 46,703 | 17,737 | – | 481 | 294,040 |
| Navy Yard Employees | 552,116 | 545,760 | 174,112 | 119,594 | – | 1,227 | 1,392,809 |
| New Haven Railroad Employees | 2,391,203 | 2,639,699 | 2,127,643 | 95,302 | – | 1 | 7,253,848 |
| Noddle Island | 379,616 | 580,408 | 88,961 | 26,103 | – | 1,951 | 1,077,039 |
| One-Twenty | 93,967 | 3,432 | 12,850 | 3,331 | – | 102 | 113,682 |
| Overland | 93,048 | – | 47,054 | 27,448 | – | 26 | 167,576 |
| Plan | 109,852 | – | 177,713 | 7,106 | – | 417 | 295,088 |
| Pressers Union Local 12 ILGWU | 34,568 | – | 20,271 | 5,880 | – | 63 | 60,782 |
| Produce Terminal | 58,509 | – | 10,625 | 2,302 | – | 128 | 71,564 |
| Redberry | 20,931 | – | 16,515 | – | – | – | 37,446 |
| Rex | 167,671 | – | 152,142 | 12,081 | – | – | 331,894 |
| R L D A | 11,933 | – | 170 | 594 | – | – | 12,697 |
| Roxbury Independent | 78,320 | 19,522 | 485 | 8,273 | – | 196 | 106,796 |
| Seaver | 26,298 | – | 16,027 | 2,407 | – | – | 44,732 |
| Security Employees | 163,573 | – | 27,114 | 7,310 | – | 396 | 198,393 |
| Social Service | 300,230 | 926,330 | 778,977 | 64,850 | – | – | 2,070,387 |
| Square Deal | 23,693 | – | 13,952 | 3,565 | – | – | 41,210 |
| State Employees | 1,123,765 | – | 81,054 | 84,315 | – | 37 | 1,289,171 |
| T & H Employees | 41,750 | – | 46,938 | 8,347 | – | – | 97,035 |
| Telephone Workers | 5,770,463 | – | 611,811 | 142,315 | – | 784 | 6,525,373 |
| Thriftway | 11,433 | – | 814 | 1,096 | – | – | 13,343 |
| T R I B | 87,265 | – | 11,444 | 7,534 | – | – | 106,243 |
| Victory | 31,044 | – | 63 | 2,026 | – | – | 33,133 |
| Wales Mfg. Co. Employees | 13,542 | – | 4,870 | 2,219 | – | 112 | 20,743 |
| Wards | 10,827 | – | 4,363 | 3,263 | – | – | 18,453 |
| Washington | 52,205 | – | 49,341 | 10,050 | – | – | 111,596 |
| Welcome | 15,734 | – | 1,138 | 860 | – | – | 17,732 |
| Welfare | 33,718 | – | 18,367 | 3,675 | – | – | 55,760 |
| Whitson, The | 95,385 | 103,182 | 86,601 | 27,436 | – | – | 312,605 |
| Zaslav Volin | 54,419 | – | 30,286 | 8,049 | – | 99 | 92,853 |
| **BRAINTREE** | | | | | | | |
| Walworth | 17,856 | – | 77,616 | 2,689 | – | 78 | 98,239 |
| **BRIDGEWATER** | | | | | | | |
| Bridgewater | 453,423 | 484,227 | 208,063 | 52,943 | 21,441 | 3,091 | 1,223,188 |
| **BROCKTON** | | | | | | | |
| Barbourwelt | 18,901 | – | 17,309 | 309 | – | – | 36,519 |
| Brockton | 1,449,521 | 1,940,598 | 529,234 | 65,218 | 49,524 | 199,158 | 4,233,253 |
| Brockton Brotherhood | 523,416 | 406,276 | 97,540 | 20,459 | – | 137 | 1,047,828 |
| Brockton EMSR | 46,817 | 28,738 | 7,767 | 2,053 | – | 5,826 | 91,201 |
| Brockton Firemens | 58,372 | – | 106,706 | 3,821 | – | – | 168,899 |
| Brockton Postal Employees | 109,122 | – | 52,591 | 5,225 | – | – | 166,938 |
| Brockton Taunton Gas Employees | 28,359 | – | 91,442 | 5,949 | – | – | 125,750 |

| Shares | Deposits | Club Accounts | Surplus Accounts | Other Liabilities | Dividend Rate % Paid | Members | Depositors | Borrowers |
|---|---|---|---|---|---|---|---|---|
| $ | $ | $ | $ | $ | | | | |
| 64,429 | – | – | 12,982 | 36 | 4½ | 210 | – | 137 |
| 30,876 | – | – | 3,134 | 19 | 4¼ | 170 | – | 112 |
| 132,425 | – | – | 23,850 | 75 | 4 | 412 | – | 107 |
| 66,370 | – | – | 11,970 | 9 | 4½ | 267 | – | 147 |
| 172,183 | – | – | 38,065 | 271 | 4½ | 528 | – | 228 |
| 121,813 | – | – | 17,639 | 41 | 4½ | 358 | – | 210 |
| 30,918 | – | – | 4,159 | 77 | 3 | 335 | – | 120 |
| 28,774 | – | – | 9,137 | 2 | 4 | 91 | – | 33 |
| 3,559,232 | – | – | 950,005 | 2,319 | 5 | 5,807 | – | 5,327 |
| 19,048 | – | – | 4,408 | 41 | – | 160 | – | 98 |
| 261,845 | – | 9,131 | 22,860 | 204 | 4½ | 814 | – | 441 |
| 1,255,664 | – | 74 | 136,476 | 595 | 4 | 4,248 | – | 2,026 |
| 5,973,126 | – | – | 1,154,569 | 126,153 | 4½ | 8,830 | – | 4,640 |
| 909,718 | 8,890 | – | 156,600 | 1,831 | 4 | 1,949 | 16 | 1,113 |
| 104,505 | – | – | 8,808 | 369 | 5 | 440 | – | 162 |
| 82,221 | – | – | 84,555 | 800 | 4 | 426 | – | 262 |
| 247,442 | 12,660 | – | 34,948 | 38 | 5 | 644 | 25 | 318 |
| 55,131 | – | – | 5,646 | 5 | 4 | 292 | – | 142 |
| 58,115 | – | – | 13,199 | 250 | 4½ | 275 | – | 179 |
| 31,504 | – | – | 5,182 | 760 | 4 | 281 | – | 76 |
| 247,419 | – | 18,396 | 65,129 | 950 | 4 | 810 | – | 435 |
| 11,736 | – | – | 907 | 54 | – | 58 | – | 21 |
| 92,497 | – | – | 14,049 | 250 | 4 | 258 | – | 109 |
| 35,025 | – | – | 9,689 | 18 | 4½ | 125 | – | 65 |
| 165,948 | – | – | 30,326 | 2,119 | 4½ | 687 | – | 318 |
| 1,699,437 | 75,243 | – | 293,542 | 2,165 | 4 | 3,080 | 60 | 746 |
| 34,225 | – | – | 6,886 | 99 | 4 | 146 | – | 58 |
| 1,038,738 | 4,510 | – | 241,496 | 4,427 | 4½ | 3,575 | 30 | 1,873 |
| 84,699 | – | – | 11,362 | 974 | 4¾ | 242 | – | 137 |
| 4,786,353 | – | – | 1,295,129 | 443,891 | 4 | 12,867 | – | 6,783 |
| 11,778 | – | – | 1,561 | 4 | 4 | 82 | – | 43 |
| 93,035 | – | – | 12,840 | 368 | 5 | 211 | – | 148 |
| 22,610 | – | – | 10,521 | 2 | 4 | 114 | – | 75 |
| 18,647 | – | – | 2,092 | 4 | 3 | 181 | – | 76 |
| 11,897 | – | – | 6,556 | – | 4 | 112 | – | 49 |
| 94,030 | – | – | 17,534 | 32 | 4 | 294 | – | 125 |
| 15,657 | – | – | 2,067 | 8 | 5 | 159 | – | 96 |
| 45,252 | – | – | 10,379 | 129 | 4 | 190 | – | 99 |
| 232,859 | – | 7,715 | 64,995 | 7,036 | 3½ | 749 | – | 298 |
| 78,098 | – | – | 14,687 | 68 | 5½ | 247 | – | 130 |
| 13,266 | 68,023 | – | 16,901 | 49 | 5 | 390 | 211 | 160 |
| 1,032,934 | – | 56,683 | 128,036 | 5,535 | 4 | 2,397 | – | 979 |
| 30,751 | – | – | 5,541 | 227 | 4 | 148 | – | 101 |
| 3,707,133 | 8,959 | 54,472 | 461,889 | 800 | 4¼ | 4,809 | 5,653 | 2,272 |
| 747,190 | 40,903 | 72,467 | 177,611 | 9,657 | 4½ | 1,385 | 76 | 980 |
| 66,779 | – | 5,567 | 18,764 | 91 | 4 | 185 | – | 83 |
| 154,756 | – | – | 14,143 | – | 4⅛ | 454 | – | 186 |
| 138,212 | 413 | 237 | 26,242 | 1,834 | 4 | 388 | 1 | 209 |
| 114,142 | – | – | 11,607 | 1 | 4⅛ | 256 | – | 122 |

| Location and Name (Words "Credit Union" omitted in each case.) | Personal Loans | Real Estate Loans | Investments | Cash | Bank Building | Other Assets | Total Assets |
|---|---|---|---|---|---|---|---|
| | $ | $ | $ | $ | $ | $ | $ |
| **BROCKTON (Continued)** | | | | | | | |
| Campello | 146,981 | 34,424 | 13,408 | 3,609 | 3,971 | 145 | 202,538 |
| Crescent, The | 1,358,873 | 2,046,674 | 741,958 | 145,306 | 46,947 | 1,183 | 4,340,941 |
| Edico | 106,045 | 71,135 | 113,647 | 904 | – | – | 291,731 |
| Lafayette | 63,069 | 186,827 | 149,521 | 14,384 | – | – | 413,801 |
| Producers Dairy Employees | 17,332 | – | 5,041 | 3,187 | – | 147 | 25,707 |
| **BROOKLINE** | | | | | | | |
| Brookline Municipal | 694,735 | 1,202,824 | 195,063 | 27,120 | 62,537 | – | 2,182,279 |
| Longwood | 172,705 | 20,424 | 6,175 | 4,155 | – | 383 | 203,842 |
| **CAMBRIDGE** | | | | | | | |
| Bay State | 324,741 | 261,876 | 95,717 | 37,295 | – | 871 | 720,500 |
| Cambridge Portuguese | 75,104 | 696,847 | 234,593 | 27,978 | – | 511 | 1,035,033 |
| Cambridge Utilities Employees | 166,143 | – | 83,765 | 1,016 | – | – | 250,924 |
| Central | 10,850 | – | 12,725 | 4,413 | – | – | 27,988 |
| C T C | 58,413 | 12,432 | 52,275 | 6,893 | – | – | 130,013 |
| Darex | 419,817 | – | 64,370 | 629 | – | – | 484,816 |
| Eamco | 41,836 | – | 307 | 7,944 | – | 181 | 50,268 |
| Eastern | 16,316 | – | 41,939 | 2,324 | – | – | 60,579 |
| Elm | 63,531 | 2,200 | 11,478 | 6,919 | – | 155 | 84,283 |
| Harvard University Employees | 1,146,064 | 901,056 | 635,498 | 34,250 | – | 580 | 2,717,448 |
| Inman | 16,495 | – | 1,108 | 1,124 | – | 131 | 18,858 |
| M B CO | 19,567 | – | 5,064 | 1,007 | – | 354 | 25,992 |
| Simco | 237,306 | 36,803 | 328,053 | 15,567 | – | 1,159 | 618,888 |
| Woven Hose Employees | 77,782 | – | 52,955 | 10,117 | – | 327 | 141,181 |
| **CANTON** | | | | | | | |
| Plymouth Rubber | 63,414 | – | 55,000 | 3,601 | – | – | 122,015 |
| **CHARLTON** | | | | | | | |
| Charlton | 13,838 | – | 14,033 | 1,105 | – | 18 | 28,994 |
| **CHELSEA** | | | | | | | |
| American Independent | 31,621 | – | 5,931 | 4,747 | – | 643 | 42,942 |
| Atlantic | 101,083 | – | 7,292 | 2,790 | – | 289 | 111,454 |
| Benjamin Franklin | 210,415 | 10,228 | 47,202 | 35 | – | 1,500 | 269,380 |
| Carmel | 1,089,870 | 614,838 | 1,233,005 | 81,672 | 24,766 | 420 | 3,044,571 |
| Chestnut | 28,306 | – | 17,248 | 2,121 | – | 370 | 48,045 |
| Congress | 20,171 | – | 7,622 | 5,786 | – | – | 33,579 |
| Continental | 148,734 | – | 23,037 | 5,408 | – | 145 | 177,324 |
| Independent | 81,184 | – | 7,551 | 3,880 | – | 537 | 93,152 |
| Jogues | 9,928 | – | 44,725 | 3,341 | – | 393 | 58,387 |
| Judaean | 27,089 | 4,225 | 31,086 | 4,449 | – | – | 66,849 |
| Madison | 28,108 | – | 8,946 | 1,567 | – | – | 38,621 |
| New Chelsea | 742,317 | 106,234 | 73,915 | 3,797 | – | 993 | 927,256 |
| Ponedeler | 107,689 | – | 982 | 5,588 | – | – | 114,259 |
| Walnut | 34,782 | – | 5,364 | 5,354 | – | – | 45,500 |
| Winnisimmet | 182,592 | 85,186 | 27,563 | 9,731 | – | – | 305,072 |

| Shares | Deposits | Club Accounts | Surplus Accounts | Other Liabilities | Dividend Rate % Paid | Members | Depositors | Borrowers |
|---|---|---|---|---|---|---|---|---|
| $ | $ | $ | $ | $ | | | | |
| 156,157 | 1,037 | 10,322 | 34,628 | 394 | 4½ | 800 | 19 | 360 |
| 3,682,815 | 96,986 | 123,675 | 434,199 | 3,266 | 4¼ | 5,784 | 92 | 1,998 |
| 246,310 | – | – | 45,355 | 66 | 4½ | 341 | – | 173 |
| 339,285 | – | 12,339 | 62,147 | 30 | 4 | 699 | – | 157 |
| 20,302 | – | – | 4,394 | 1,011 | 4½ | 79 | – | 40 |
| 1,950,703 | – | – | 229,904 | 1,672 | 4 | 2,757 | – | 1,188 |
| 184,886 | – | – | 18,886 | 70 | 4¼ | 501 | – | 203 |
| 577,208 | – | – | 142,636 | 656 | 4 | 1,035 | – | 757 |
| 898,282 | – | – | 134,326 | 2,425 | 4 | 1,222 | – | 330 |
| 211,072 | – | – | 39,621 | 231 | 4½ | 727 | – | 384 |
| 23,849 | – | – | 4,110 | 29 | 3 | 69 | – | 26 |
| 120,339 | – | – | 9,342 | 332 | 4¼ | 244 | – | 157 |
| 401,350 | – | – | 79,056 | 4,410 | 5 | 995 | – | 681 |
| 40,423 | – | – | 5,606 | 4,239 | – | 242 | – | 180 |
| 35,240 | – | – | 24,878 | 461 | 4¾ | 109 | – | 45 |
| 70,620 | – | – | 13,485 | 178 | 4 | 190 | – | 113 |
| 2,374,984 | – | 11,213 | 323,759 | 7,492 | 4¼ | 3,979 | – | 1,964 |
| 15,915 | – | – | 2,885 | 58 | 4 | 100 | – | 48 |
| 21,230 | – | – | 3,015 | 1,747 | 6 | 106 | – | 53 |
| 544,095 | – | – | 74,684 | 109 | 4½ | 742 | – | 490 |
| 124,447 | – | – | 16,325 | 409 | 3 3/5 | 485 | – | 316 |
| 102,328 | – | – | 18,153 | 1,534 | 4½ | 515 | – | 225 |
| 25,842 | – | 2,053 | 1,099 | – | 4½ | 166 | – | 30 |
| 35,162 | – | – | 7,742 | 38 | 4 | 157 | – | 74 |
| 95,719 | – | – | 14,080 | 1,655 | 3 | 374 | – | 256 |
| 190,974 | – | – | 78,175 | 231 | 4 | 825 | – | 706 |
| 2,565,511 | – | 41,859 | 431,780 | 5,421 | 4¼ | 4,309 | – | 3,230 |
| 35,635 | – | – | 12,379 | 31 | 3½ | 168 | – | 87 |
| 27,401 | – | – | 6,172 | 6 | 4 | 101 | – | 57 |
| 141,679 | – | 6,853 | 28,110 | 682 | 4¼ | 627 | – | 468 |
| 67,785 | – | – | 24,817 | 550 | 4 | 410 | – | 265 |
| 54,639 | – | – | 3,672 | 76 | 3 | 229 | – | 52 |
| 54,836 | – | – | 11,935 | 78 | 4 | 156 | – | 37 |
| 26,220 | – | 4,000 | 8,151 | 250 | 3½ | 268 | – | 200 |
| 830,593 | – | – | 94,810 | 1,853 | 4¼ | 1,719 | – | 1,352 |
| 101,182 | – | 622 | 12,166 | 289 | 5 | 420 | – | 263 |
| 36,880 | – | – | 8,540 | 80 | 3 | 203 | – | 105 |
| 250,737 | – | – | 52,886 | 1,449 | 4 | 845 | – | 283 |

| Location and Name (Words "Credit Union" omitted in each case.) | Personal Loans | Real Estate Loans | Investments | Cash | Bank Building | Other Assets | Total Assets |
|---|---|---|---|---|---|---|---|
| | $ | $ | $ | $ | $ | $ | $ |
| **CHICOPEE** | | | | | | | |
| Aldenville | 388,011 | 439,383 | 110,246 | 82,208 | – | 1,482 | 1,021,330 |
| Chicopee Teachers | 14,157 | – | 9,961 | 5,294 | – | – | 29,412 |
| Dairy | 22,587 | – | 17,067 | 9,011 | – | 48 | 48,713 |
| F. W. Sickles Employees | 203,233 | 248,305 | 43,182 | 63,559 | – | 14,197 | 572,476 |
| Polish National | 158,028 | 2,872,725 | 1,243,251 | 238,285 | – | 1,000 | 4,513,289 |
| Spalding Employees | 171,249 | 184,544 | 95,431 | 32,201 | – | 773 | 484,198 |
| Springfield Rendering Employees | 8,263 | – | 1,791 | 644 | – | – | 10,698 |
| Texco | 16,426 | – | 17,728 | 1,912 | – | – | 36,066 |
| Willimansett | 161,294 | 10,809 | 36,932 | 16,537 | – | 11 | 225,583 |
| **CLINTON** | | | | | | | |
| Colonial Press | 264,945 | 83,350 | 233,341 | 6,223 | – | 659 | 588,518 |
| ITT Surco Employees | 814 | – | 4,620 | 2,070 | – | 76 | 7,580 |
| **CONCORD** | | | | | | | |
| G R | 190,276 | 360,806 | 312,270 | 21,653 | – | 1,037 | 886,042 |
| **DANVERS** | | | | | | | |
| Babco Employees | 3,736 | – | – | 7,642 | – | – | 11,378 |
| Essex Agricultural | 31,828 | – | 38,026 | 4,788 | – | – | 74,642 |
| **DEDHAM** | | | | | | | |
| Hersey Employees | 39,695 | – | 83,941 | 11,045 | – | – | 134,681 |
| Rust Craft | 273,107 | – | 111,385 | 42,641 | – | – | 427,133 |
| Westinghouse Employees | 16,072 | – | 6,382 | 3,100 | – | 41 | 25,595 |
| **DOUGLAS** | | | | | | | |
| Hayward-Schuster Employees | 118,471 | 61,060 | 284,339 | 25,278 | – | 4,574 | 493,722 |
| **EASTHAMPTON** | | | | | | | |
| Hampco | 54,556 | – | 15,095 | 14,169 | – | – | 83,820 |
| **EVERETT** | | | | | | | |
| Carmote Employees | 7,843 | – | 17,675 | 7,189 | – | – | 32,707 |
| Everett | 225,689 | 509,494 | 24,887 | 25,865 | – | – | 785,935 |
| Everett Police | 33,629 | – | 14,200 | 3,192 | – | – | 51,021 |
| Garden Street | 58,733 | – | 11,686 | 5,070 | – | 245 | 75,734 |
| Merchemco | 383,937 | 442,906 | 111,760 | 34,311 | – | 3,504 | 976,418 |
| Octane | 60,761 | – | 52,206 | 4,978 | – | 10 | 117,955 |
| Wapico | 16,419 | – | 7,300 | 3,377 | – | 5,367 | 32,463 |
| **FALL RIVER** | | | | | | | |
| Corky Row | 72,654 | 2,230 | 4,708 | 7,186 | – | 223 | 87,001 |
| Fall River Boys Club | 34,568 | – | 10,259 | 1,429 | – | – | 46,256 |
| Fall River Municipal Employees | 1,347,387 | 4,077,455 | 479,660 | 144,049 | – | 600 | 6,049,151 |
| Fall River Postal Employees | 136,231 | 68,615 | 25,000 | 11,223 | – | – | 241,069 |
| Kavodian | 55,484 | – | 7,575 | 6,709 | – | 122 | 69,890 |
| St. Anne's | 1,950,965 | 1,933,232 | 676,209 | 203,146 | 72,182 | 1,404 | 4,837,138 |

| Shares | Deposits | Club Accounts | Surplus Accounts | Other Liabilities | Dividend Rate % Paid | Members | Depositors | Borrowers |
|---|---|---|---|---|---|---|---|---|
| $ | $ | $ | $ | $ | | | | |
| 882,236 | – | 24,510 | 89,574 | 25,010 | 4 | 1,907 | – | 699 |
| 25,821 | – | – | 3,575 | 16 | 4 | 190 | – | 44 |
| 32,850 | – | – | 15,502 | 361 | 4 | 76 | – | 47 |
| 504,899 | – | – | 66,773 | 804 | 3 3/10 | 1,128 | – | 387 |
| 4,095,368 | – | 32,325 | 383,085 | 2,511 | 4 | 4,260 | – | 795 |
| 418,600 | – | – | 59,169 | 6,429 | 4 | 1,147 | – | 432 |
| 8,344 | – | – | 2,354 | – | 4½ | 59 | – | 45 |
| 26,699 | – | – | 8,887 | 480 | 3¾ | 111 | – | 44 |
| 200,034 | – | 5,948 | 19,265 | 336 | 4½ | 696 | – | 348 |
| 507,303 | – | – | 80,638 | 577 | 4 | 981 | – | 454 |
| 7,231 | – | – | – | 349 | – | 197 | – | 4 |
| 808,644 | – | – | 77,393 | 5 | 4¾ | 808 | – | 339 |
| 11,022 | – | – | 351 | 5 | 4½ | 95 | 70 | 24 |
| 56,424 | 10,645 | – | 7,568 | 5 | 4 | 393 | 100 | 69 |
| 126,424 | – | – | 7,703 | 554 | 4 | 288 | – | 121 |
| 370,557 | – | – | 51,600 | 4,976 | 4¼ | 838 | – | 473 |
| 21,543 | – | – | 3,695 | 357 | 3 | 288 | – | 125 |
| 392,273 | – | 8,264 | 92,602 | 583 | 3½ | 793 | – | 284 |
| 73,471 | – | – | 9,716 | 633 | 4¼ | 241 | – | 134 |
| 22,055 | 3,637 | – | 7,014 | 1 | 3½ | 89 | 33 | 37 |
| 697,740 | – | – | 87,880 | 315 | 4⅛ | 1,103 | – | 446 |
| 37,618 | – | – | 13,402 | 1 | 4 | 188 | – | 74 |
| 65,590 | – | – | 10,074 | 70 | 4 | 167 | – | 86 |
| 866,459 | – | – | 109,954 | 5 | 4½ | 933 | – | 540 |
| 77,328 | – | – | 40,197 | 430 | 4 | 287 | – | 163 |
| 18,010 | – | – | 14,408 | 45 | – | 120 | – | 89 |
| 77,249 | – | 2,172 | 7,332 | 248 | 4 | 503 | – | 182 |
| 36,342 | – | – | 9,791 | 123 | – | 362 | – | 76 |
| 5,499,437 | – | – | 541,801 | 7,913 | 4 | 6,309 | – | 2,082 |
| 217,551 | – | – | 23,388 | 130 | 4¼ | 588 | – | 304 |
| 53,680 | – | – | 15,874 | 336 | 4¼ | 213 | – | 88 |
| 4,246,793 | – | – | 586,057 | 4,288 | 3½ | 9,216 | – | 2,691 |

| Location and Name (Words "Credit Union" omitted in each case.) | Personal Loans | Real Estate Loans | Investments | Cash | Bank Building | Other Assets | Total Assets |
|---|---|---|---|---|---|---|---|
| | $ | $ | $ | $ | $ | $ | $ |
| **FITCHBURG** | | | | | | | |
| Cleghorn | 627,233 | 1,142,738 | 683,515 | 59,352 | – | 2,408 | 2,515,246 |
| Crobank | 110,711 | – | 140,973 | 33,539 | – | 608 | 285,831 |
| Falpaco | 10,323 | – | 27,094 | 1,990 | – | – | 39,407 |
| F. I. A. | 150,557 | – | 6,399 | 1,016 | – | 194 | 158,166 |
| Filestra | 6,337 | – | – | 546 | – | – | 6,883 |
| Fitchburg I-C | 1,429,991 | 3,769,299 | 534,569 | 254,053 | – | 6,168 | 5,994,080 |
| Fitchburg Postal Employees | 38,809 | 2,267 | 227 | 5,681 | – | 18 | 47,002 |
| Fitchco | 293,727 | – | 94,978 | 4,036 | – | 255 | 392,996 |
| Senco | 27,047 | – | 15,318 | 1,304 | – | – | 43,669 |
| Simonds Employees | 87,981 | – | 362,462 | 24,397 | – | – | 474,840 |
| Tri-City | 32,255 | – | 3,767 | 4,233 | – | 101 | 40,356 |
| Workers | 722,456 | 5,675,152 | 2,071,600 | 104,500 | 37,500 | 368 | 8,611,576 |
| **FRAMINGHAM** | | | | | | | |
| D. M. C. | 130,474 | – | 672,381 | 49,084 | – | – | 851,939 |
| Framingham UAW | 196,785 | – | 47,950 | 19,584 | – | 85 | 264,404 |
| Independent Hebrew | 19,268 | – | 6,246 | 6,326 | – | – | 31,840 |
| **FRANKLIN** | | | | | | | |
| Thomson | 29,003 | – | 19,304 | 1,989 | – | – | 50,296 |
| **GARDNER** | | | | | | | |
| Gardner Franco-American | 1,454,021 | 1,511,076 | 291,807 | 213,161 | 76,532 | 1,983 | 3,548,580 |
| Gardner Polish-American | 84,012 | 136,933 | 34,871 | 2,398 | – | 1,160 | 259,374 |
| **GLOUCESTER** | | | | | | | |
| 40-Fathom | 20,315 | – | 18,661 | 6,277 | – | 182 | 45,435 |
| Gloucester | 42,430 | – | 2,863 | 4,506 | – | 20 | 49,819 |
| Gloucester Fire Department | 12,097 | – | 4,703 | 3,061 | – | – | 19,861 |
| Gloucester Municipal | 35,122 | – | 34,576 | 3,001 | – | 1,795 | 74,494 |
| Gloucester Teachers Association | 8,572 | – | 1,867 | 9,512 | – | – | 19,951 |
| **GREENFIELD** | | | | | | | |
| G. T. & D. | 171,889 | – | 45,324 | 32,870 | – | – | 250,083 |
| Treasure | 44,976 | – | 37,381 | 903 | – | 198 | 83,458 |
| **GROTON** | | | | | | | |
| Hovoco | 17,548 | – | 49,624 | 1,323 | – | – | 68,495 |
| Nashoba | 55,390 | – | 35,238 | 1,948 | – | – | 92,576 |
| **HAVERHILL** | | | | | | | |
| Haverhill | 19,350 | – | 4,703 | 1,865 | – | – | 25,918 |
| Haverhill Fire Department | 63,265 | 74,189 | 29,462 | 6,542 | – | – | 173,458 |
| Haverhill Italian American | 246,261 | 781,500 | 216,940 | 62,548 | 11,500 | 35 | 1,318,784 |
| Haverhill Police Department | 30,097 | – | 1,900 | 12,306 | – | 952 | 45,255 |
| Haverhill Postal Employees | 52,156 | – | 10,634 | 5,622 | – | – | 68,412 |
| Haverhill Teachers | 67,903 | 115,158 | 180,080 | 17,867 | – | 4,292 | 385,300 |
| M E E C Employees | 24,545 | – | 8,005 | 3,628 | – | – | 36,178 |

| Shares | Deposits | Club Accounts | Surplus Accounts | Other Liabilities | Dividend Rate % Paid | Members | Depositors | Borrowers |
|---|---|---|---|---|---|---|---|---|
| $ | $ | $ | $ | $ | | | | |
| 2,323,968 | – | 31,759 | 157,352 | 2,167 | 4½ | 3,442 | – | 1,117 |
| 248,186 | – | – | 35,867 | 1,778 | 4½ | 1,050 | – | 419 |
| 24,851 | 2,295 | – | 12,246 | 15 | 5½ | 153 | 10 | 59 |
| 136,528 | – | – | 21,503 | 135 | 4 | 459 | – | 285 |
| 4,684 | – | – | 2,197 | 2 | 5 | 47 | – | 31 |
| 5,315,120 | 3,094 | 11,618 | 658,156 | 6,092 | 4½ | 6,907 | 3 | 3,143 |
| 35,809 | – | – | 10,980 | 213 | 4¼ | 186 | – | 88 |
| 328,294 | – | – | 64,463 | 239 | 5½ | 578 | – | 356 |
| 31,380 | 1,726 | – | 9,681 | 882 | 4½ | 112 | 16 | 56 |
| 430,373 | – | – | 44,275 | 192 | 5 | 887 | – | 310 |
| 25,930 | 9,683 | – | 4,743 | – | 4 | 136 | 23 | 43 |
| 7,333,469 | – | – | 1,277,193 | 914 | 4¼ | 5,364 | – | 2,532 |
| 780,644 | – | – | 71,253 | 42 | 4 | 1,693 | – | 614 |
| 222,042 | – | – | 42,079 | 283 | 4 | 1,154 | – | 523 |
| 27,149 | – | – | 4,690 | 1 | 4 | 142 | – | 47 |
| 44,412 | – | – | 5,868 | 16 | 4 | 85 | – | 53 |
| 3,075,686 | – | 28,747 | 422,658 | 21,489 | 4½ | 5,667 | – | 2,610 |
| 234,649 | – | 2,693 | 21,842 | 190 | 4 | 552 | – | 203 |
| 34,653 | – | – | 10,071 | 711 | 4 | 97 | – | 54 |
| 33,363 | – | – | 16,237 | 219 | 5 | 122 | – | 70 |
| 17,010 | – | – | 2,845 | 6 | 5½ | 67 | – | 40 |
| 66,629 | – | – | 7,714 | 151 | 4½ | 200 | – | 102 |
| 17,112 | – | – | 2,834 | 5 | 4 | 131 | – | 37 |
| 207,464 | – | – | 42,588 | 31 | 4 | 783 | – | 413 |
| 57,043 | 7,035 | 7,281 | 11,392 | 707 | 4 | 115 | 32 | 73 |
| 58,588 | – | – | 9,907 | – | 5 | 275 | – | 69 |
| 82,135 | – | – | 9,700 | 741 | 5 | 359 | – | 146 |
| 20,501 | – | – | 5,412 | 5 | 3 | 90 | – | 41 |
| 154,424 | – | – | 18,977 | 57 | 4¼ | 397 | – | 90 |
| 1,154,915 | – | 27,892 | 132,642 | 3,335 | 3⅞ | 1,285 | – | 578 |
| 38,387 | – | – | 6,815 | 53 | 5 | 123 | – | 84 |
| 56,313 | – | – | 12,099 | – | 5 | 176 | – | 98 |
| 273,402 | – | 64,899 | 46,805 | 194 | 4 | 325 | – | 90 |
| 32,426 | – | – | 3,461 | 291 | 4 | 130 | – | 71 |

| Location and Name (Words "Credit Union" omitted in each case.) | Personal Loans | Real Estate Loans | Investments | Cash | Bank Building | Other Assets | Total Assets |
|---|---|---|---|---|---|---|---|
| | $ | $ | $ | $ | $ | $ | $ |
| **HOLYOKE** | | | | | | | |
| Holyoke | 35,987 | 566,795 | 318,232 | 37,125 | – | 113 | 958,252 |
| Holyoke Municipal Employees | 143,311 | – | 13,533 | 6,086 | – | – | 162,930 |
| Holyoke Postal | 14,030 | – | 9,475 | 4,470 | – | – | 27,975 |
| Holyoke Teachers | 29,369 | – | 2,562 | 920 | – | 3 | 32,854 |
| Nablanko | 40,537 | – | 29,958 | 10,590 | – | 33 | 81,118 |
| Prentiss Wire | 1,797 | – | 4,234 | 1,623 | – | 469 | 8,123 |
| Tecnifax Employees | 77,831 | – | 50,568 | 6,676 | – | 712 | 135,787 |
| **HOPEDALE** | | | | | | | |
| Melco | 134,799 | – | 446 | 9,966 | – | – | 145,211 |
| **HUDSON** | | | | | | | |
| Lapointe Employees | 113,086 | – | 29,945 | 1,446 | – | 430 | 144,907 |
| **LAWRENCE** | | | | | | | |
| Elgasco | 82,147 | – | 83,282 | 4,905 | – | – | 170,334 |
| Emastryco | 13,584 | – | 12,689 | 2,034 | – | – | 28,307 |
| Frontenac | 108,963 | 162,590 | 52,004 | 23,727 | – | 2,675 | 349,959 |
| Lawrence | 369,512 | 343,005 | 115,557 | 22,440 | – | – | 850,514 |
| Lawrence Firefighters | 136,725 | 113,110 | 32,438 | 12,012 | – | 200 | 294,485 |
| Lawrence Modern | 80,156 | – | 4,398 | 3,922 | – | 100 | 88,576 |
| Lawrence Postal Employees | 40,410 | – | 2,000 | 282 | – | – | 42,692 |
| Lawrence Teachers | 88,598 | – | 25,513 | 5,710 | – | 350 | 120,171 |
| Marconi | 93,624 | 114,794 | 37,513 | 8,221 | – | 397 | 254,549 |
| Prospect Hill Presbyterian | 2,835 | – | 2,159 | 1,569 | – | – | 6,563 |
| **LEOMINSTER** | | | | | | | |
| Doyle Works | 16,204 | – | 75,935 | 13,100 | – | – | 105,239 |
| Leominster | 69,619 | – | 1,283 | 7,862 | – | 44 | 78,808 |
| Pyralart Employees | 682,397 | 206,920 | 481,016 | 50,505 | – | – | 1,420,838 |
| **LOWELL** | | | | | | | |
| Highland | 109,890 | 4,356 | 5,724 | 330 | – | – | 120,300 |
| Ideal | 50,229 | – | 13,583 | 842 | – | 453 | 65,107 |
| Jeanne d'Arc | 302,246 | 3,543,589 | 1,599,516 | 63,301 | 21,487 | – | 5,530,139 |
| Lowell | 46,629 | 109,295 | 24,290 | 9,354 | – | 186 | 189,754 |
| Lowell Electric Light Employees | 55,101 | – | 57,955 | 11,669 | – | 66 | 124,791 |
| Lowell EMSR | 19,475 | – | 9,351 | 2,981 | – | – | 31,807 |
| Lowell Firemens Club | 148,443 | – | 29,646 | 13,348 | – | – | 191,437 |
| Lowell Postal Employees | 15,343 | – | 7,000 | 3,165 | – | 158 | 25,666 |
| Lowell Rendering Employees | 17,958 | – | 9,546 | 3,896 | – | 108 | 31,508 |
| Northern Massachusetts Telephone Workers | 477,089 | 939,925 | 169,196 | 82,332 | – | 2,837 | 1,671,379 |
| **LYNN** | | | | | | | |
| Brotherhood | 963,067 | 1,056,762 | 314,843 | 113,919 | – | – | 2,448,591 |
| General Electric River Works Employees | 1,644,207 | – | 1,023,526 | 60,341 | – | 98,949 | 2,827,023 |
| Greek Community | 220,279 | 89,312 | 55,503 | 8,174 | – | 463 | 373,731 |
| Labor Circle | 60,709 | 45,128 | 103,259 | 1,467 | – | 306 | 210,869 |
| Lynn | 207,560 | 63,735 | 41,338 | 5,357 | – | – | 317,990 |

| Shares | Deposits | Club Accounts | Surplus Accounts | Other Liabilities | Dividend Rate % Paid | Members | Depositors | Borrowers |
|---|---|---|---|---|---|---|---|---|
| $ | $ | $ | $ | $ | | | | |
| 777,968 | – | – | 179,646 | 638 | 4 | 552 | – | 163 |
| 138,414 | – | – | 23,731 | 785 | 5½ | 429 | – | 263 |
| 19,795 | – | – | 8,157 | 23 | 4 | 199 | – | 74 |
| 24,872 | – | – | 7,888 | 94 | 4 | 173 | – | 54 |
| 72,253 | – | – | 8,744 | 121 | 4 | 622 | – | 254 |
| 5,038 | – | – | 2,938 | 147 | 4 | 72 | – | 27 |
| 123,402 | – | – | 12,230 | 155 | 4½ | 323 | – | 147 |
| 122,322 | – | – | 22,771 | 118 | 4 | 270 | – | 173 |
| 117,727 | – | – | 26,143 | 1,037 | 4 | 298 | – | 239 |
| 110,542 | – | – | 56,605 | 3,187 | 4 | 291 | – | 196 |
| 15,352 | – | – | 12,955 | – | 3 | 60 | – | 33 |
| 273,797 | 25,443 | 9,459 | 39,660 | 1,600 | 4 | 932 | 55 | 315 |
| 631,703 | 3,949 | 6,623 | 208,059 | 180 | 4¼ | 1,807 | 11 | 753 |
| 257,223 | – | 924 | 34,764 | 1,574 | 4½ | 608 | – | 194 |
| 69,415 | – | – | 18,941 | 220 | 4½ | 330 | – | 129 |
| 34,094 | – | – | 8,563 | 35 | 5 | 185 | – | 110 |
| 106,239 | – | – | 13,921 | 11 | 4 | 293 | – | 102 |
| 211,461 | – | 1,707 | 40,936 | 445 | 4¼ | 613 | – | 196 |
| 5,486 | – | – | 1,077 | – | 4 | 94 | – | 12 |
| 78,889 | – | 12,627 | 13,723 | – | 4 | 322 | – | 85 |
| 70,178 | – | 2,143 | 5,734 | 753 | 4 | 243 | – | 97 |
| 1,181,824 | – | 69,256 | 168,782 | 976 | 4½ | 1,860 | – | 1,093 |
| 92,923 | – | – | 26,874 | 503 | 4 | 330 | – | 156 |
| 49,117 | – | – | 15,922 | 68 | 2¾ | 287 | – | 146 |
| 4,742,122 | – | – | 786,944 | 1,073 | 4¼ | 5,764 | – | 1,126 |
| 146,713 | – | – | 42,841 | 200 | 4 | 295 | – | 128 |
| 103,768 | – | – | 20,695 | 328 | 4 | 244 | – | 118 |
| 24,948 | – | – | 6,765 | 94 | 5 | 79 | – | 46 |
| 164,584 | – | – | 26,641 | 212 | 5 | 477 | – | 297 |
| 19,626 | – | – | 6,038 | 2 | 4 | 170 | – | 83 |
| 28,213 | – | – | 3,295 | – | 4 | 138 | – | 86 |
| 1,352,766 | – | – | 318,089 | 524 | 4 | 3,200 | – | 1,400 |
| 2,122,716 | – | – | 320,119 | 5,756 | 5 | 2,351 | – | 1,036 |
| 2,387,177 | – | – | 418,384 | 21,462 | 4 | 8,222 | – | 3,833 |
| 331,757 | – | – | 40,147 | 1,827 | 4 | 850 | – | 337 |
| 177,356 | – | – | 33,506 | 7 | 4 | 525 | – | 104 |
| 251,133 | – | – | 64,930 | 1,927 | 4 | 668 | – | 293 |

| Location and Name (Words "Credit Union" omitted in each case.) | Personal Loans | Real Estate Loans | Investments | Cash | Bank Building | Other Assets | Total Assets |
|---|---|---|---|---|---|---|---|
| | $ | $ | $ | $ | $ | $ | $ |
| **LYNN (Continued)** | | | | | | | |
| Lynn Independent Workmens Circle | 85,841 | 6,659 | 15,534 | 11,653 | – | – | 119,687 |
| Lynn Municipal Employees | 75,815 | – | 138,000 | 660 | – | 493 | 214,968 |
| Lynn Police | 82,663 | 70,953 | 6,000 | 10,224 | – | 150 | 169,990 |
| Lynn Postal District Employees | 194,749 | – | 17,521 | 2,804 | – | – | 215,074 |
| Lynn Teachers | 64,347 | – | 5,120 | 6,137 | – | 218 | 75,822 |
| St. Jean Baptiste | 191,958 | 614,136 | 228,412 | 44,767 | 13,397 | – | 1,092,670 |
| West Lynn G. E. Employees | 674,007 | – | 124,897 | 5,624 | – | 49,070 | 853,598 |
| **MALDEN** | | | | | | | |
| Bell Rock | 32,770 | 8,385 | 4,860 | 2,324 | – | 259 | 48,598 |
| Cosmopolitan | 55,443 | – | 23,377 | 9,309 | – | 367 | 88,496 |
| Majestic | 12,379 | – | 1,392 | 43 | – | – | 13,814 |
| Malden City Employees | 58,363 | – | 10,000 | 15,232 | – | – | 83,595 |
| Malden G. & E. Employees | 380,490 | 329,141 | 271,930 | 9,993 | – | 12,136 | 1,003,690 |
| Progressive Workmens | 696,345 | 3,370,321 | 2,408,837 | 45,253 | 21,000 | – | 6,541,756 |
| Safety | 32,038 | 2,228 | 11,376 | 4,253 | – | – | 49,895 |
| **MANSFIELD** | | | | | | | |
| Mansfield | 536,801 | 139,514 | 124,292 | 41,705 | – | 2,457 | 844,769 |
| **MARBLEHEAD** | | | | | | | |
| V. F. W. No. 2005 | 8,098 | – | 9,036 | 1,505 | – | 51 | 18,690 |
| **MARLBORO** | | | | | | | |
| St. Mary's Parish | 47,139 | 4,552 | 42,458 | 17,243 | – | – | 111,392 |
| **MAYNARD** | | | | | | | |
| Maynard Consumers | 117,599 | 195,254 | 245,519 | 28,309 | – | 375 | 587,056 |
| **MEDFORD** | | | | | | | |
| Medford Municipal Employees | 146,979 | – | 188,263 | 14,240 | – | – | 349,482 |
| **MEDWAY** | | | | | | | |
| Medway | 20,494 | – | 9,275 | 4,288 | – | – | 34,057 |
| **MIDDLEBORO** | | | | | | | |
| Nemasket | 13,011 | – | 23,152 | 4,620 | – | – | 40,783 |
| **MILFORD** | | | | | | | |
| Milford | 8,178 | – | 7,687 | 3,553 | – | 12 | 19,430 |
| **MILLBURY** | | | | | | | |
| High Carbon | 119,290 | – | 57,003 | 12,881 | – | – | 189,174 |
| Millbury | 954,537 | 424,879 | 158,848 | 63,896 | 14,568 | 1,168 | 1,617,896 |
| Worcester Teachers | 125,890 | – | 64,730 | 159 | – | – | 190,779 |

| Shares | Deposits | Club Accounts | Surplus Accounts | Other Liabilities | Dividend Rate % Paid | Members | Depositors | Borrowers |
|---|---|---|---|---|---|---|---|---|
| $ | $ | $ | $ | $ | | | | |
| 105,364 | – | – | 14,302 | 21 | 4 | 536 | – | 210 |
| 200,392 | – | – | 14,576 | – | 4 | 516 | – | 320 |
| 136,446 | – | – | 33,412 | 132 | 4½ | 335 | – | 159 |
| 165,615 | – | – | 47,698 | 1,761 | 6 | 596 | – | 341 |
| 58,105 | – | – | 17,524 | 193 | 4 | 392 | – | 132 |
| 854,072 | 64,978 | 18,207 | 153,358 | 2,055 | 4¼ | 1,958 | 101 | 569 |
| 737,067 | – | – | 113,994 | 2,537 | 3 | 2,425 | – | 1,821 |
| 40,291 | – | – | 8,107 | 200 | 4 | 255 | – | 135 |
| 75,890 | – | – | 12,606 | – | 4½ | 222 | – | 117 |
| 9,763 | – | – | 4,023 | 28 | – | 131 | – | 71 |
| 57,914 | – | – | 25,479 | 202 | 5 | 412 | – | 230 |
| 885,450 | – | 15,413 | 101,346 | 1,481 | 4½ | 788 | – | 599 |
| 5,688,106 | – | 45,157 | 806,892 | 1,601 | 4 | 6,120 | – | 1,081 |
| 38,160 | – | – | 11,730 | 5 | 4 | 195 | – | 75 |
| 748,561 | – | – | 91,335 | 4,873 | 4 | 2,566 | – | 993 |
| 13,292 | – | – | 5,321 | 77 | 4 | 235 | – | 57 |
| 46,950 | 40,841 | 11,750 | 11,354 | 497 | 3¾ | 732 | 748 | 95 |
| 530,733 | – | 19,618 | 29,614 | 7,091 | 4 | 989 | – | 317 |
| 291,551 | – | – | 55,920 | 2,011 | 4½ | 673 | – | 482 |
| 31,354 | – | – | 2,703 | – | 4 | 142 | – | 43 |
| 35,970 | – | – | 4,811 | 2 | 4 | 213 | – | 109 |
| 12,293 | – | – | 7,137 | – | – | 59 | – | 17 |
| 159,619 | – | – | 29,555 | – | 4 | 304 | – | 181 |
| 1,398,648 | – | 48,748 | 159,257 | 11,243 | 4 | 3,314 | – | 1,619 |
| 156,321 | – | – | 34,214 | 244 | 3¼ | 706 | – | 239 |

| Location and Name (Words "Credit Union" omitted in each case.) | Personal Loans | Real Estate Loans | Investments | Cash | Bank Building | Other Assets | Total Assets |
|---|---|---|---|---|---|---|---|
| | $ | $ | $ | $ | $ | $ | $ |
| **NEEDHAM** | | | | | | | |
| Needham School Employees | 2,964 | – | 2,036 | 765 | – | 249 | 6,014 |
| **NEW BEDFORD** | | | | | | | |
| Aerovox Employees | 68,168 | – | 174,959 | 9,751 | – | 221 | 253,099 |
| Citizens | 198,238 | 90,250 | 46,111 | 6,124 | – | 557 | 341,280 |
| Continental Employees | 107,927 | 209,178 | 81,839 | 2,856 | – | – | 401,800 |
| New Bedford Gas & Edison Light Company Employees | 139,623 | – | 136,953 | 19,060 | – | 9,390 | 305,026 |
| New Bedford Municipal Employees | 55,555 | 303,182 | 73,058 | 35,663 | – | 271 | 467,729 |
| New Bedford Postal Employees | 60,929 | – | 5,000 | 10,002 | – | – | 75,931 |
| Press Radio | 6,878 | – | 23,218 | 8,178 | – | – | 38,274 |
| Revere Copper & Brass Employees | 175,624 | – | 279,401 | 11,162 | – | 887 | 467,074 |
| St. Anne | 32,062 | 692,420 | 253,705 | 48,352 | 18,424 | 1,102 | 1,046,065 |
| Southern Massachusetts Telephone Workers | 736,897 | 284,681 | 180,028 | 86,409 | – | 676 | 1,288,691 |
| U-Strayco | 44,841 | 48,343 | 54,965 | 7,021 | – | 139 | 155,309 |
| **NEWBURYPORT** | | | | | | | |
| Newburyport | 6,346 | – | 4,435 | 2,718 | – | 40 | 13,539 |
| Towle Employees | 49,304 | – | 51,308 | 4,483 | – | – | 105,095 |
| **NEWTON** | | | | | | | |
| Easinco Employees | 5,103 | – | 447 | 2,940 | – | 268 | 8,758 |
| Newton Municipal | 71,422 | – | 51,012 | 5,536 | – | 291 | 128,261 |
| Newton Teachers | 23,544 | – | 1,090 | 1,891 | – | 69 | 26,594 |
| **NORTH ADAMS** | | | | | | | |
| Hoosac Employees | 23,947 | – | 25,530 | 468 | – | – | 49,945 |
| Sprague Electric | 956,536 | 70,876 | 671,349 | 65,698 | – | 103 | 1,764,562 |
| **NORTHBRIDGE** | | | | | | | |
| K B | 22,533 | – | 55,172 | 1,563 | – | – | 79,268 |
| W. M. W. | 664,967 | – | 199,892 | 97,340 | – | – | 962,199 |
| **NORWOOD** | | | | | | | |
| M and N Employees | 87,116 | – | 2,468 | 15,024 | – | – | 104,608 |
| Marrud Employees | 9,188 | – | 72 | 2,785 | – | – | 12,045 |
| Neponset Valley Postal Employees | 34,005 | – | 5,996 | 2,103 | – | – | 42,104 |
| Norwood School Employees | 38,352 | – | 7,353 | 6,612 | – | – | 52,317 |
| Plimpton | 196,879 | – | 167,409 | 49,039 | – | 417 | 413,744 |
| **ORANGE** | | | | | | | |
| Orange | 260,667 | 103,264 | 44,259 | 2,678 | – | – | 410,868 |
| **PALMER** | | | | | | | |
| Elco Club | 66,204 | – | 105,738 | 3,654 | – | – | 175,596 |
| General Package | 126,810 | – | 108,322 | 2,081 | – | 486 | 237,699 |
| Wick-Spring Employees | 49,914 | – | 43,309 | 4,570 | – | 249 | 98,042 |

| Shares | Deposits | Club Accounts | Surplus Accounts | Other Liabilities | Dividend Rate % Paid | Members | Depositors | Borrowers |
|---|---|---|---|---|---|---|---|---|
| $ | $ | $ | $ | $ | | | | |
| 5,632 | – | – | 382 | – | 4½ | 105 | – | 14 |
| 218,293 | – | – | 34,790 | 16 | 4 | 750 | – | 328 |
| 290,920 | – | – | 49,907 | 453 | 4¼ | 1,695 | – | 558 |
| 312,424 | 921 | – | 88,454 | 1 | 4⅛ | 516 | 30 | 208 |
| 154,159 | 83,376 | – | 67,483 | 8 | 5 | 729 | 356 | 319 |
| 422,747 | – | – | 44,816 | 166 | 4½ | 1,442 | – | 331 |
| 64,874 | – | – | 10,958 | 99 | 5 | 291 | – | 156 |
| 35,265 | – | – | 3,005 | 4 | 3½ | 173 | – | 57 |
| 408,794 | – | – | 53,898 | 4,382 | 5 | 618 | – | 288 |
| 853,688 | – | – | 191,291 | 1,086 | 4 | 1,033 | – | 257 |
| 1,114,854 | – | – | 173,034 | 803 | 4½ | 2,201 | – | 1,242 |
| 127,794 | – | – | 27,289 | 226 | 4 | 217 | – | 126 |
| 7,102 | – | – | 6,437 | – | 2 | 106 | – | 21 |
| 90,530 | – | – | 14,551 | 14 | 4 | 258 | – | 124 |
| 6,917 | – | – | 1,827 | 14 | – | 60 | – | 35 |
| 110,823 | – | – | 17,398 | 40 | 4 | 614 | – | 262 |
| 22,442 | – | – | 4,145 | 7 | 4 | 331 | – | 88 |
| 38,536 | – | – | 11,405 | 4 | 3 | 218 | – | 91 |
| 1,454,140 | – | – | 294,601 | 15,821 | 4½ | 3,244 | – | 2,115 |
| 66,730 | – | – | 12,534 | 4 | 4 | 157 | – | 70 |
| 749,328 | – | – | 209,968 | 2,903 | 3½ | 2,560 | – | 1,378 |
| 91,475 | – | 4,294 | 6,345 | 2,494 | 4 | 350 | 67 | 223 |
| 11,551 | – | – | 494 | – | 4 | 104 | – | 59 |
| 39,213 | – | – | 2,885 | 6 | 4 | 350 | – | 159 |
| 47,558 | – | – | 4,759 | – | 3½ | 165 | – | 85 |
| 359,740 | – | – | 42,816 | 11,188 | 4¼ | 749 | – | 381 |
| 375,435 | – | – | 34,979 | 454 | 4 | 1,108 | – | 512 |
| 161,683 | – | – | 13,877 | 36 | 4 | 185 | – | 89 |
| 222,698 | – | – | 12,489 | 2,512 | 4 | 369 | – | 192 |
| 73,703 | – | 4,922 | 19,092 | 325 | 3¼ | 320 | – | 92 |

| Location and Name (Words "Credit Union" omitted in each case.) | Personal Loans | Real Estate Loans | Investments | Cash | Bank Building | Other Assets | Total Assets |
|---|---|---|---|---|---|---|---|
| | $ | $ | $ | $ | $ | $ | $ |
| **PEABODY** | | | | | | | |
| A. C. Lawrence Employees | 191,849 | – | 61,469 | 9,575 | – | 581 | 263,474 |
| Hellenic | 115,622 | 274,115 | 62,819 | 16,305 | – | 275 | 469,136 |
| Luso-American | 34,261 | – | 33,877 | 5,446 | – | – | 73,584 |
| Popular | 43,003 | – | 6,721 | 928 | – | – | 50,651 |
| **PITTSFIELD** | | | | | | | |
| Berkshire | 59,303 | – | 15,828 | 13,339 | – | – | 88,470 |
| Eagle | 38,963 | – | – | 410 | – | – | 39,373 |
| EPCO Employees | 39,701 | – | 703 | 6,260 | – | – | 46,664 |
| Pittsfield G. E. Employees | 2,311,100 | – | 1,011,453 | 210,853 | – | 1,514 | 3,534,920 |
| Pittsfield Postal Employees | 11,133 | – | 2,557 | 275 | – | – | 13,965 |
| Pittsfield Teachers | 185,573 | – | 42,287 | 29,827 | – | 267 | 257,954 |
| **PLYMOUTH** | | | | | | | |
| Plymouth Cordage | 99,307 | 152,348 | 290,701 | 27,844 | – | 3,245 | 573,445 |
| **QUINCY** | | | | | | | |
| ILSNEC | 23,801 | – | 12,600 | 5,951 | – | – | 42,352 |
| Pneumatic | 307,675 | – | 205,356 | 25,613 | – | – | 538,644 |
| Presidents City | 39,223 | – | 27,072 | 2,880 | – | 222 | 69,397 |
| Quincy EMSR | 35,747 | – | 42,613 | 13,119 | – | – | 91,479 |
| Quincy Municipal | 284,414 | 121,105 | 44,141 | 33,554 | – | 52 | 483,266 |
| Quinwey | 160,746 | 15,900 | 37,287 | – | – | – | 213,933 |
| Wollaston | 741,208 | 168,098 | 71,250 | 13,970 | – | 790 | 995,316 |
| **RANDOLPH** | | | | | | | |
| Randolph | 88,406 | – | 4,960 | 4,099 | – | 70 | 97,535 |
| **REVERE** | | | | | | | |
| Revere Firefighters | 21,475 | – | – | 4,036 | – | 256 | 25,767 |
| Shirley | 481,089 | – | 453,186 | 39,928 | – | 25 | 974,228 |
| **ROCKLAND** | | | | | | | |
| Rockland | 2,435,041 | 1,934,394 | 371,264 | 92,707 | 73,355 | 4,528 | 4,911,289 |
| **SALEM** | | | | | | | |
| Northshore | 249,320 | 34,669 | 73,093 | 14,304 | – | 779 | 372,165 |
| St. Joseph Credit Union of Salem | 226,188 | 1,449,091 | 614,739 | 65,481 | 28,651 | 2,781 | 2,386,931 |
| Salem | 87,391 | – | 72,190 | 6,413 | – | 35 | 166,029 |
| Salem Italian American | 64,337 | – | 15,851 | 9,646 | – | 95 | 89,929 |
| Sylvania Employees | 928,830 | 647 | 842,976 | 39,727 | – | 1,734 | 1,813,914 |
| **SAUGUS** | | | | | | | |
| Saugus | 311,927 | 262,609 | 42,810 | 32,713 | 35,345 | 1,300 | 686,704 |
| **SHARON** | | | | | | | |
| Sharon | 37,858 | – | 12,136 | 3,890 | – | 296 | 54,180 |

| Shares | Deposits | Club Accounts | Surplus Accounts | Other Liabilities | Dividend Rate % Paid | Members | Depositors | Borrowers |
|---|---|---|---|---|---|---|---|---|
| $ | $ | $ | $ | $ | | | | |
| 205,299 | – | – | 54,772 | 3,403 | 4⅛ | 1,373 | – | 703 |
| 423,340 | – | – | 45,581 | 215 | 4 | 748 | – | 292 |
| 66,257 | – | 3,489 | 3,296 | 542 | 4 | 231 | – | 72 |
| 38,829 | – | – | 10,380 | 1,442 | 3 | 202 | – | 92 |
| 75,397 | – | – | 12,832 | 241 | 3½ | 171 | – | 106 |
| 34,428 | – | – | 4,839 | 106 | 4 | 119 | – | 59 |
| 43,016 | – | – | 3,241 | 407 | – | 255 | – | 112 |
| 2,928,905 | – | – | 598,356 | 7,659 | 4½ | 7,588 | – | 3,961 |
| 10,849 | – | – | 3,116 | – | 7 | 101 | – | 61 |
| 232,525 | – | – | 22,388 | 3,041 | 5 | 423 | – | 244 |
| 510,847 | 10,003 | – | 52,591 | 4 | 3¾ | 664 | 359 | 282 |
| 37,344 | – | – | 4,985 | 23 | 6 | 99 | – | 51 |
| 475,296 | – | – | 63,169 | 179 | 5 | 613 | – | 406 |
| 54,942 | – | – | 14,438 | 17 | 3½ | 207 | – | 92 |
| 77,840 | – | – | 13,578 | 61 | 4 | 141 | – | 87 |
| 421,149 | – | – | 59,568 | 2,549 | 4½ | 1,030 | – | 592 |
| 168,921 | – | – | 44,329 | 683 | 4 | 222 | – | 161 |
| 895,835 | – | – | 98,921 | 560 | 4 | 2,372 | – | 1,440 |
| 93,179 | – | 32 | 3,932 | 392 | 4¼ | 457 | – | 242 |
| 21,172 | – | – | 4,190 | 405 | 4½ | 83 | – | 49 |
| 883,423 | – | 21,821 | 65,414 | 3,570 | 4¼ | 1,401 | – | 765 |
| 4,391,129 | – | 30,777 | 487,864 | 1,519 | 4½ | 6,609 | – | 3,053 |
| 313,827 | – | – | 57,971 | 367 | 4½ | 541 | – | 395 |
| 356,540 | 1,716,987 | 37,102 | 262,873 | 13,429 | 4 | 2,811 | 1,493 | 565 |
| 144,384 | – | – | 21,643 | 2 | 4 | 425 | – | 157 |
| 68,949 | – | 8,174 | 11,975 | 831 | 4 | 360 | – | 174 |
| 1,079,668 | – | 431,467 | 250,383 | 52,396 | 3¼ | 5,214 | – | 1,994 |
| 602,667 | – | – | 74,441 | 9,596 | 4 | 1,786 | – | 589 |
| 49,022 | – | – | 4,905 | 253 | 4 | 241 | – | 92 |

| Location and Name (Words "Credit Union" omitted in each case.) | Personal Loans | Real Estate Loans | Investments | Cash | Bank Building | Other Assets | Total Assets |
|---|---|---|---|---|---|---|---|
| | $ | $ | $ | $ | $ | $ | $ |
| **SHIRLEY** | | | | | | | |
| Samson Cordage Employees | 2,832 | – | 6,612 | 722 | – | – | 10,166 |
| **SOMERSET** | | | | | | | |
| Somerset Community | 800,073 | 629,424 | 139,526 | 119,225 | – | 1,191 | 1,689,439 |
| **SOMERVILLE** | | | | | | | |
| Bowker Employees | 7,494 | – | 9,623 | 5,497 | – | – | 22,614 |
| Colasso | 155,940 | – | 12 | 16,454 | – | – | 172,406 |
| Porter Employees, The | 52,775 | – | 61,971 | 7,639 | – | 75 | 122,460 |
| Swift Employees | 53,083 | – | 66,538 | 2,275 | – | 7 | 121,903 |
| **SOUTHBRIDGE** | | | | | | | |
| Southbridge | 486,716 | 1,621,423 | 829,887 | 38,315 | – | – | 2,976,341 |
| **SPRINGFIELD** | | | | | | | |
| Alaco | 65,046 | – | 40,179 | 20,271 | – | 60 | 125,556 |
| American Bosch | 509,813 | 324,441 | 548,121 | 30,763 | – | 1,939 | 1,415,077 |
| Buxton Employees | 220,443 | – | 316,017 | 14,343 | – | 405 | 551,208 |
| Chapman Valve, The | 648,842 | – | 370,285 | 37,585 | 11,300 | 1,352 | 1,069,364 |
| Cheney Bigelow | 56,325 | – | 1,025 | 9,265 | – | – | 66,615 |
| Diamond Match Employees | 86,863 | – | 61,151 | 12,817 | – | – | 160,831 |
| Embeco | 169,281 | – | 100,154 | 30,259 | – | 810 | 300,504 |
| John H. Breck Employees | 177,231 | – | 222,025 | 17,252 | – | 1,188 | 417,696 |
| Kelko | 117,723 | 331,275 | 130,342 | 22,805 | – | 778 | 602,923 |
| Maccabean Pythian | 19,582 | – | – | 318 | – | 60 | 19,960 |
| Massachusetts Mutual Employees | 295,963 | – | 14,000 | 12,171 | – | – | 322,134 |
| Monsanto Plastics | 974,384 | 833,000 | 470,172 | 122,372 | – | – | 2,399,928 |
| Powers Paper Employees | 13,611 | – | 4,464 | 1,605 | – | 35 | 19,715 |
| Railway Express | 8,365 | – | 6,180 | 2,207 | – | – | 16,752 |
| Setco | 54,266 | – | 101,762 | 17,575 | – | – | 173,603 |
| Spasco | 7,112 | – | – | 3,397 | – | 12 | 10,521 |
| Springfield Armory | 374,227 | 34,603 | 60,380 | 2,710 | – | 6,645 | 478,565 |
| Springfield FCA Employees | 49,271 | – | 47,267 | 3,155 | – | 414 | 100,107 |
| Springfield Franco-American | 85,480 | 10,515 | 8,532 | 2,915 | – | – | 107,442 |
| Springfield, Mass. Municipal Employees | 573,125 | 646,632 | 228,533 | 19,436 | – | 1,541 | 1,469,267 |
| Springfield, Mass. Post Office Employees | 244,676 | 82,346 | 179,022 | 21,198 | – | 962 | 528,204 |
| Springfield-Monarch Employees | 258,896 | – | 39,245 | 11,688 | – | 35 | 309,864 |
| Springfield Street Railway Employees | 140,972 | 70,881 | 113,979 | 13,571 | – | 509 | 339,912 |
| Springfield Teachers | 710,390 | – | 208,702 | 29,108 | – | – | 948,200 |
| Westco | 292,633 | 302,989 | 347,158 | 32,236 | 10,481 | 1,307 | 986,804 |
| Western Massachusetts Telephone Workers | 1,822,684 | 563,356 | 318,382 | 45,812 | – | 308 | 2,750,542 |
| **SWAMPSCOTT** | | | | | | | |
| Leon E. Abbott Post No. 57 (3) | 5,434 | 1,000 | 3,345 | 2,932 | – | 200 | 12,911 |
| **TAUNTON** | | | | | | | |
| Adams Post | 6,915 | 25,442 | 27,717 | 689 | – | 55 | 60,818 |
| Taunton Postal Employees | 20,184 | – | 23,000 | 3,697 | – | 97 | 46,978 |

| Shares | Deposits | Club Accounts | Surplus Accounts | Other Liabilities | Dividend Rate % Paid | Members | Depositors | Borrowers |
|---|---|---|---|---|---|---|---|---|
| $ | $ | $ | $ | $ | | | | |
| 4,838 | – | 986 | 4,342 | – | 3½ | 76 | – | 36 |
| 1,516,828 | – | – | 164,586 | 8,025 | 4 | 2,849 | – | 1,329 |
| 20,492 | – | – | 1,747 | 375 | 4 | 56 | – | 39 |
| 127,007 | – | – | 45,389 | 10 | 5 | 549 | – | 255 |
| 104,232 | – | 9,141 | 9,019 | 68 | 4½ | 174 | – | 76 |
| 80,950 | – | 11,589 | 28,540 | 824 | 3½ | 451 | – | 171 |
| 2,594,245 | – | 96,660 | 280,292 | 5,144 | 4 | 3,670 | – | 853 |
| 96,810 | – | 19,037 | 9,645 | 64 | 4 | 538 | – | 225 |
| 1,276,773 | – | – | 123,745 | 14,559 | 4 | 1,723 | – | 765 |
| 483,607 | – | 14,383 | 52,121 | 1,097 | 4⅜ | 604 | – | 371 |
| 967,009 | – | 6,091 | 90,458 | 5,806 | 4 | 1,341 | – | 921 |
| 54,918 | – | – | 11,661 | 36 | 2½ | 163 | – | 94 |
| 145,856 | – | – | 14,018 | 957 | 4¾ | 384 | – | 194 |
| 239,588 | – | 2,652 | 58,225 | 39 | 4½ | 563 | – | 380 |
| 391,367 | – | – | 25,536 | 793 | 3½ | 553 | – | 294 |
| 539,680 | – | – | 63,243 | – | 4¼ | 639 | – | 332 |
| 17,216 | – | – | 2,183 | 561 | 5 | 70 | – | 20 |
| 290,840 | – | – | 29,589 | 1,705 | 4½ | 1,382 | – | 523 |
| 2,104,272 | – | – | 295,491 | 165 | 4¼ | 2,577 | – | 1,797 |
| 15,684 | – | 1,536 | 2,377 | 118 | 3¾ | 83 | – | 49 |
| 14,333 | – | 1,138 | 1,236 | 45 | 4 | 90 | – | 42 |
| 151,301 | – | 4,123 | 18,093 | 86 | 4½ | 246 | – | 123 |
| 9,887 | – | – | 431 | 203 | 4 | 77 | – | 26 |
| 372,367 | – | 14,609 | 84,575 | 7,014 | 4 | 1,625 | – | 955 |
| 89,316 | – | 3,401 | 7,390 | – | 5¼ | 95 | – | 42 |
| 84,149 | – | – | 22,868 | 425 | 4 | 479 | – | 180 |
| 1,217,419 | – | – | 243,664 | 8,184 | 4 | 2,875 | – | 1,397 |
| 420,701 | – | – | 94,670 | 12,833 | 4½ | 838 | – | 435 |
| 277,495 | – | – | 32,268 | 101 | 4½ | 552 | – | 396 |
| 266,844 | – | 4,454 | 67,601 | 1,013 | 4½ | 455 | – | 375 |
| 861,030 | – | – | 83,793 | 3,377 | 4 3/5 | 1,142 | – | 599 |
| 851,912 | – | 6,079 | 124,282 | 4,531 | 3¾ | 1,487 | – | 662 |
| 2,309,128 | – | 40,219 | 400,391 | 804 | 4½ | 3,826 | – | 2,233 |
| 11,209 | – | – | 1,699 | 3 | – | 129 | – | 45 |
| 51,280 | – | – | 9,538 | – | 4 | 161 | – | 39 |
| 40,375 | – | – | 6,602 | 1 | 4 | 123 | – | 49 |

| Location and Name (Words "Credit Union" omitted in each case.) | Personal Loans | Real Estate Loans | Investments | Cash | Bank Building | Other Assets | Total Assets |
|---|---|---|---|---|---|---|---|
| | $ | $ | $ | $ | $ | $ | $ |
| **WAKEFIELD** | | | | | | | |
| Amlico | 242,590 | – | 9,129 | 13,192 | – | – | 264,911 |
| L. B. Evans Employees | 12,506 | – | 119,795 | 951 | – | – | 133,252 |
| **WALPOLE** | | | | | | | |
| H and V | 7,263 | – | 105,299 | 4,637 | – | 389 | 117,588 |
| Kendall Mills | 54,197 | 27,923 | 54,822 | – | – | – | 136,942 |
| Neponset | 544,737 | 1,685,753 | 480,481 | 138,973 | – | – | 2,849,944 |
| Walpole Municipal Employees | 32,315 | – | 26,371 | 12,570 | – | – | 71,256 |
| **WALTHAM** | | | | | | | |
| Clevite Transistor Employees | 32,742 | – | 38,313 | 649 | – | – | 71,704 |
| Grover Cronin | 102,301 | – | 231,218 | 4,855 | – | – | 338,374 |
| Middlesex Carmens | 154,396 | – | 65,150 | 5,643 | – | 225 | 225,414 |
| Raytheon Employees | 2,955,338 | – | 1,149,804 | 121,795 | – | 547 | 4,227,484 |
| Waltham Municipal Employees | 93,605 | – | 11,239 | 17,952 | – | – | 122,796 |
| **WATERTOWN** | | | | | | | |
| Arsenal Employees | 220,409 | – | 51,014 | 17,833 | – | – | 289,256 |
| Watertown Municipal | 127,731 | 140,724 | 173,162 | 14,106 | – | – | 455,723 |
| **WEBSTER** | | | | | | | |
| Webster | 265,006 | 1,302,699 | 544,261 | 80,094 | – | 8,642 | 2,200,702 |
| **WESTFIELD** | | | | | | | |
| Columbia Bicycle | 149,917 | 12,829 | 34,286 | 8,114 | – | 334 | 205,480 |
| Savage Arms Employees | 243,709 | 260,782 | 256,680 | 10,736 | – | 9 | 771,916 |
| Westfield Polish-American | 11,326 | – | 9,304 | 318 | – | – | 20,948 |
| **WEST SPRINGFIELD** | | | | | | | |
| Esfex | 172,746 | – | 65,752 | 11,108 | – | 10 | 249,616 |
| General Fibre Employees | 56,399 | – | 32,450 | 2,085 | – | 4,160 | 95,094 |
| Gilbarco Employees | 331,719 | 374,735 | 662,706 | 56,074 | – | 478 | 1,425,712 |
| Perkins Gear | 56,722 | – | 21,571 | 8,701 | – | 225 | 87,219 |
| Wemelco | 468,324 | 901,326 | 99,200 | 12,154 | – | 296 | 1,481,300 |
| WICO Employees | 76,528 | – | 143,698 | – | – | 239 | 220,465 |
| **WESTWOOD** | | | | | | | |
| Westwood | 27,591 | – | 2,000 | 5,116 | – | 557 | 35,264 |
| **WEYMOUTH** | | | | | | | |
| Stetson Shoe Employees | 44,599 | – | 109,443 | 11,831 | – | 1,046 | 166,919 |
| Weymouth Town Employees | 274,561 | – | 56,194 | 1,632 | – | 261 | 332,648 |
| **WINCHENDON** | | | | | | | |
| Marquette | 34,239 | 49,109 | 17,355 | 483 | – | 33 | 101,219 |
| **WINTHROP** | | | | | | | |
| Beach | 76,530 | – | 58,319 | 7,981 | – | 243 | 143,073 |

| Shares | Deposits | Club Accounts | Surplus Accounts | Other Liabilities | Dividend Rate % Paid | Members | Depositors | Borrowers |
|---|---|---|---|---|---|---|---|---|
| $ | $ | $ | $ | $ | | | | |
| 209,062 | – | – | 55,836 | 13 | 4 | 746 | – | 465 |
| 117,155 | – | – | 16,087 | 10 | 4 | 283 | – | 93 |
| 102,039 | – | – | 15,549 | – | 5 | 168 | – | 61 |
| 66,875 | 42,117 | – | 25,376 | 2,574 | 5 | 775 | 197 | 270 |
| 2,140,974 | 320,961 | – | 386,588 | 1,421 | 4¼ | 3,410 | 1,451 | 1,473 |
| 62,463 | – | – | 8,733 | 60 | 4 | 300 | – | 87 |
| 65,017 | – | 1,076 | 5,334 | 277 | 4 | 459 | – | 200 |
| 287,800 | – | 15,483 | 35,090 | 1 | 4½ | 298 | – | 147 |
| 178,878 | – | – | 44,480 | 2,056 | 4½ | 252 | – | 166 |
| 3,458,487 | – | – | 763,944 | 5,053 | 4 | 11,635 | – | 5,789 |
| 96,431 | – | – | 25,678 | 687 | 4 | 541 | – | 268 |
| 252,849 | – | – | 35,186 | 1,221 | 4½ | 1,592 | – | 744 |
| 415,267 | – | – | 39,174 | 1,282 | 4 | 647 | – | 273 |
| 1,654,490 | 263,133 | 50,724 | 231,636 | 719 | 4 | 1,986 | 205 | 406 |
| 178,792 | – | – | 22,429 | 4,259 | 4½ | 309 | – | 178 |
| 685,834 | – | – | 75,700 | 10,382 | 4½ | 874 | – | 379 |
| 3,623 | – | – | 7,945 | 9,380 | – | 66 | – | 34 |
| 224,146 | – | – | 25,470 | – | 4 | 518 | – | 215 |
| 71,279 | – | 4,478 | 19,311 | 26 | – | 219 | – | 116 |
| 1,275,651 | – | – | 145,441 | 4,620 | 4½ | 1,041 | – | 488 |
| 64,449 | – | 2,054 | 20,663 | 53 | 4 | 262 | – | 140 |
| 1,344,714 | – | – | 136,586 | – | 4½ | 1,110 | – | 697 |
| 187,504 | – | 697 | 30,549 | 1,715 | 4 | 428 | – | 230 |
| 29,901 | – | – | 5,326 | 37 | 4½ | 140 | – | 66 |
| 153,016 | – | – | 10,303 | 3,600 | 4 | 278 | – | 129 |
| 305,522 | – | – | 26,853 | 273 | 4¼ | 824 | – | 508 |
| 81,986 | – | – | 19,178 | 55 | 4⅛ | 438 | – | 116 |
| 126,122 | – | – | 16,464 | 487 | 4 | 380 | – | 186 |

| Location and Name (Words "Credit Union" omitted in each case.) | Personal Loans | Real Estate Loans | Investments | Cash | Bank Building | Other Assets | Total Assets |
|---|---|---|---|---|---|---|---|
| | $ | $ | $ | $ | $ | $ | $ |
| **WOBURN** | | | | | | | |
| Atlantic Gelatin | 213,715 | 25,049 | 119,928 | 3,779 | – | 480 | 362,951 |
| Woburn | 59,318 | 45,683 | 454 | 24,375 | – | 1,470 | 131,300 |
| **WORCESTER** | | | | | | | |
| C & K Employees | 257,899 | – | 69,855 | 14,900 | – | – | 342,654 |
| Central Massachusetts Telephone Workers | 516,900 | 140,821 | 155,728 | 42,876 | – | – | 856,325 |
| Craftsman | 22,443 | – | 23,401 | 3,348 | – | – | 49,192 |
| John Bath Employees | 13,769 | – | 33,113 | 1,500 | – | – | 48,382 |
| Jonsteel | 67,611 | – | 45,000 | 10,272 | – | – | 122,883 |
| Morgan Employees | 2,776 | – | 50,073 | 7,243 | – | – | 60,091 |
| Moulded Plastics | 5,007 | – | 6,325 | 1,712 | – | 160 | 13,274 |
| Norton | 223,837 | – | 253,736 | 13,677 | – | 645 | 491,895 |
| Rockwood Sprinkler Employees | 35,165 | – | 77,165 | 3,213 | – | 497 | 116,040 |
| South Works | 719,907 | – | 304,897 | 96,509 | 99,341 | 2,525 | 1,223,179 |
| U.S.E.-Worcester | 119,359 | – | 41,166 | 6,323 | – | 606 | 167,454 |
| Washburn Employees | 7,240 | – | 50,188 | 10,584 | – | – | 68,012 |
| Worcester Fire Department | 136,444 | – | 10,227 | 8,202 | – | – | 154,873 |
| Worcester Gas Light Employees | 116,918 | – | 13,543 | 6,042 | – | – | 136,504 |
| Worcester Police Department | 65,445 | – | 27,470 | 17,115 | – | – | 110,030 |
| Worcester Polish | 1,084 | – | 3,708 | – | – | 41 | 4,833 |
| Worcester Postal | 180,081 | – | 22,622 | 3,722 | – | – | 206,425 |
| Worcester Public Works | 20,817 | – | 19,052 | 2,954 | – | – | 42,823 |
| Worcester Thompson | 14,498 | – | 49,035 | 5,488 | – | – | 69,021 |
| Worcester Wire Works Employees | 30,852 | – | 78,707 | 101 | – | 454 | 110,114 |

| Shares | Deposits | Club Accounts | Surplus Accounts | Other Liabilities | Dividend Rate % Paid | Members | Depositors | Borrowers |
|---|---|---|---|---|---|---|---|---|
| $ | $ | $ | $ | $ | | | | |
| 309,529 | – | – | 53,361 | 61 | 5 | 358 | – | 280 |
| 117,974 | – | – | 12,627 | 699 | 4 | 429 | – | 182 |
| 311,421 | – | 5,772 | 25,022 | 439 | 4¼ | 922 | – | 562 |
| 693,786 | – | – | 162,539 | – | 4¼ | 1,406 | – | 825 |
| 40,902 | – | – | 8,290 | – | 4 2/5 | 132 | – | 48 |
| 40,325 | – | – | 7,252 | 805 | 3 | 127 | – | 50 |
| 93,818 | – | – | 28,491 | 574 | 4 | 310 | – | 140 |
| 54,002 | – | – | 6,089 | – | 4¾ | 413 | – | 31 |
| 10,254 | – | – | 3,018 | 2 | – | 125 | – | 46 |
| 346,870 | – | – | 125,759 | 19,266 | 4 | 3,279 | – | 1,041 |
| 87,842 | 16,484 | – | 11,622 | 92 | 5 | 472 | 124 | 136 |
| 549,385 | 385,508 | – | 288,286 | – | 3½ | 2,040 | 1,575 | 868 |
| 146,912 | – | – | 16,770 | 3,772 | 4¼ | 447 | – | 232 |
| 50,985 | – | 11,074 | 5,953 | – | 4 | 128 | – | 40 |
| 126,803 | – | – | 26,253 | 1,817 | 4 | 443 | – | 246 |
| 124,577 | – | – | 11,704 | 223 | 3½ | 443 | – | 254 |
| 88,331 | – | – | 19,489 | 2,210 | 4½ | 348 | – | 160 |
| 2,089 | 1,299 | – | 1,245 | 200 | – | 82 | 9 | 4 |
| 170,740 | – | – | 35,633 | 52 | 5½ | 1,103 | – | 689 |
| 38,484 | – | – | 4,333 | 6 | 4½ | 296 | – | 158 |
| 59,616 | – | – | 8,715 | 690 | 4 | 235 | – | 73 |
| 88,680 | – | – | 21,045 | 389 | 8 | 270 | – | 84 |

## STATEMENTS RELATING TO CREDIT UNIONS

# INDEX


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## STATEMENT NO. 1

### Aggregate Statement of Condition of all Credit Unions

| Number of Credit Unions | 444 June 30, 1962 | 439 June 30, 1963 | Percentage of Totals June 30, 1962 | Percentage of Totals June 30, 1963 |
|---|---|---|---|---|
| *Assets* | | | | |
| Personal loans: | | | | |
| Unsecured | $ 51,525,039 15 | $ 58,333,683 36 | 22.12 | 23.07 |
| Secured | 37,525,039 15 | 41,226,402 69 | 15.96 | 16.30 |
| F.H.A. Title I | 2,250,438 20 | 3,072,501 66 | .97 | 1.21 |
| Real estate loans: | | | | |
| First mortgages | 72,416,460 39 | 77,480,874 98 | 31.10 | 30.64 |
| Real estate by foreclosure | 134,330 86 | 101,543 48 | .06 | .04 |
| Real estate in possession | 76,752 92 | 14,122 84 | .03 | – |
| Bonds | 26,121,155 48 | 23,881,352 18 | 10.79 | 9.44 |
| Bank stocks | 4,879,045 57 | 5,047,513 13 | 2.10 | 2.00 |
| Shares in co-operative banks | 13,326,028 76 | 13,136,440 20 | 5.72 | 5.19 |
| Shares in federal savings and loan associations | 2,571,018 56 | 3,237,055 69 | 1.10 | 1.28 |
| Shares in Central Credit Union Fund, Inc. | 966,374 73 | 957,861 65 | .41 | .38 |
| Deposits in Massachusetts Credit Union Share Insurance Corporation | 659,823 57 | 836,450 12 | .28 | .33 |
| Deposits in savings banks | 11,016,961 46 | 13,524,381 25 | 4.73 | 5.35 |
| Bank building | 681,470 94 | 823,534 93 | .29 | .33 |
| Leasehold improvements | 59,284 20 | 72,772 78 | .03 | .03 |
| Furniture and fixtures | 588,043 62 | 776,397 22 | .25 | .31 |
| Due from depository banks | 8,464,358 91 | 8,685,303 75 | 3.64 | 3.43 |
| Cash on hand | 726,658 64 | 701,885 47 | .31 | .28 |
| Other assets | 246,279 60 | 980,026 22 | .11 | .39 |
| Total Assets | $232,893,190 58 | $252,890,103 60 | 100.00 | 100.00 |
| *Liabilities* | | | | |
| Shares | $192,840,204 93 | $210,332,807 36 | 82.80 | 83.17 |
| Deposits | 4,660,113 92 | 4,312,823 26 | 2.00 | 1.70 |
| Club accounts | 2,453,351 01 | 2,557,985 30 | 1.06 | 1.01 |
| Guaranty fund | 15,885,111 13 | 17,367,618 67 | 6.82 | 6.87 |
| Reserve fund | 4,140,993 91 | 4,153,323 16 | 1.78 | 1.64 |
| Undivided earnings | 4,690,455 79 | 5,407,569 53 | 2.01 | 2.14 |
| Net interim income | 3,711,146 91 | 3,522,567 50 | 1.59 | 1.39 |
| Notes payable | 714,647 00 | 633,922 08 | .31 | .25 |
| Due to mortgagors | 282,739 36 | 420,128 35 | .12 | .17 |
| Mortgagors' tax accounts | 2,404,789 67 | 2,479,248 83 | 1.03 | .98 |
| Payroll deductions | 388,722 87 | 421,482 79 | .17 | .17 |
| Other liabilities | 720,914 08 | 1,280,626 77 | .31 | .51 |
| Total Liabilities | $232,893,19 58 | $252,890,103 60 | 100.00 | 100.00 |

## STATEMENT NO. 2

### Statistics Relative to Membership

| | Year Ending June 30 ,1962 | Year Ending June 30, 1963 |
|---|---|---|
| Number of members | 433,766 | 439,587 |
| Number of borrowers | 197,288 | 202,522 |
| Number of depositors | 18,314 | 17,565 |

## STATEMENT NO. 3

### Dividends on Shares
### Number of Credit Unions at Each Rate

| Rate Per Cent | 1963 | 1962 | 1961 | 1960 | 1959 | 1958 | 1957 |
|---|---|---|---|---|---|---|---|
| * | 18 | 26 | 23 | 24 | 25 | 18 | 24 |
| 1½ | — | 1 | — | — | 2 | — | 1 |
| * | — | — | 1 | 2 | 1 | 2 | 1 |
| 2 | 1 | 7 | 15 | 15 | 12 | 15 | 9 |
| * | — | 4 | 2 | 2 | 3 | 3 | 1 |
| 2½ | 1 | 1 | 3 | 5 | 11 | 13 | 13 |
| * | 1 | — | 1 | — | 2 | 3 | 4 |
| 3 | 15 | 25 | 29 | 42 | 74 | 83 | 109 |
| * | 5 | 5 | 11 | 24 | 39 | 35 | 22 |
| 3½ | 19 | 35 | 48 | 74 | 72 | 71 | 76 |
| * | 7 | 32 | 44 | 33 | 22 | 13 | 13 |
| 4 | 177 | 149 | 138 | 131 | 131 | 133 | 128 |
| * | 47 | 36 | 22 | 13 | 7 | 13 | 6 |
| 4½ | 77 | 56 | 40 | 36 | 17 | 20 | 20 |
| * | 10 | 6 | 6 | 4 | 2 | 2 | 1 |
| 5 | 41 | 36 | 41 | 35 | 28 | 32 | 32 |
| * | 1 | 3 | 2 | 2 | 1 | 3 | 3 |
| 5½ | 8 | 8 | 7 | 4 | 2 | 2 | 7 |
| * | — | — | — | — | — | — | — |
| 6 | 7 | 10 | 8 | 5 | 9 | 5 | 3 |
| * | — | — | 1 | — | 1 | — | — |
| 6½ | — | — | — | — | 1 | — | — |
| * | — | — | — | 1 | — | — | — |
| 7 | 1 | 1 | 2 | — | — | 2 | 1 |
| * | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 8 | 1 | 2 | 1 | 1 | 1 | — | 1 |
| Totals | 439 | 444 | 446 | 454 | 464 | 469 | 476 |
| Average rate | 4.05 | 3.87 | 3.80 | 3.65 | 3.52 | 3.55 | 3.46 |

*Intermediate rates.

## STATEMENT NO. 4

### Classification of Real Estate Loans Outstanding on June 30, 1963, by Interest Rate

| Rate Per Cent | Real Estate Loans — First Mortgages — Number | Amount |
|---|---|---|
| 3½ | 11 | $ 18,562 05 |
| 4 | 830 | 2,844,359 04 |
| 4¼ | 7 | 53,778 13 |
| 4½ | 1,361 | 6,899,430 87 |
| 4¾ | 131 | 978,100 58 |
| 5 | 5,332 | 27,240,886 17 |
| 5¼ | 701 | 5,680,318 52 |
| 5½ | 3,483 | 23,160,299 88 |
| 5¾ | 72 | 592,484 78 |
| 6 | 1,703 | 9,921,069 78 |
| 6¼ | 9 | 37,979 12 |
| 6½ | 4 | 16,872 96 |
| 6¾ | 1 | 4,500 00 |
| 7 | 8 | 32,233 10 |
| Totals | 13,653 | $77,480,874 98 |
| Average rate | | 5.22% |

# STATEMENT NO. 5

## Principal Assets and Liabilities of Credit Unions from 1953 to 1963, Inclusive

### Assets

| Year | Number of Credit Unions | Investments | Loans | Furniture and Fixtures | Cash and Due from Banks | Real Estate by Foreclosure and in Possession | Shares in Central Credit Union Fund, Inc. | Deposits in Massachusetts Credit Union Share Ins. Fund | Other Assets | Total Assets |
|---|---|---|---|---|---|---|---|---|---|---|
| 1953 . | 462 | $31,251,715 | $ 63,931,629 | $242,526 | $10,373,190 | $ 188 | $149,324 | — | $ 255,095 | $106,203,667 |
| 1954 . | 470 | 31,782,273 | 73,671,797 | 337,466 | 11,223,195 | 7,472 | 341,088 | — | 156,963 | 117,520,254 |
| 1955 . | 474 | 32,304,060 | 82,359,463 | 353,388 | 13,527,108 | 40,653 | 432,815 | — | 103,838 | 129,121,325 |
| 1956 . | 479 | 33,445,816 | 93,285,041 | 389,519 | 15,391,394 | 37,156 | 572,339 | — | 102,607 | 143,223,872 |
| 1957 . | 476 | 34,507,338 | 105,822,583 | 480,114 | 15,188,757 | 46,563 | 625,176 | — | 137,206 | 156,807,737 |
| 1958 . | 469 | 39,286,556 | 112,583,161 | 556,944 | 18,454,130 | 54,892 | 703,573 | — | 161,210 | 171,800,466 |
| 1959 . | 464 | 44,067,888 | 121,242,758 | 577,528 | 18,080,011 | 77,278 | 777,018 | — | 277,375 | 185,099,856 |
| 1960 . | 454 | 45,860,179 | 138,012,337 | 598,636 | 14,482,369 | 71,924 | 626,460 | — | 299,287 | 199,951,192 |
| 1961 . | 446 | 46,269,318 | 148,780,654 | 603,338 | 18,968,459 | 56,122 | 701,351 | — | 268,036 | 215,647,278 |
| 1962 . | 444 | 46,592,759 | 163,361,562 | 588,044 | 20,207,979 | 211,084* | 966,375 | $659,824 | 305,564 | 232,893,191 |
| 1963 . | 439 | 46,125,896 | 180,113,463 | 776,397 | 22,911,571 | 115,666* | 957,862 | 836,450 | 1,052,799 | 252,890,104 |

*Includes Real Estate in Possession.

### Liabilities

| Year | Number of Credit Unions | Shares | Deposits | Guaranty Fund | Profit and Loss and Undivided Earnings | Reserve Fund | Bills Payable | Other Liabilities | Total Liabilities |
|---|---|---|---|---|---|---|---|---|---|
| 1953 . . | 462 | $ 84,175,275 | $ 9,240,369 | $ 6,007,724 | $3,739,152 | $1,551,442 | $195,500 | $1,294,205 | $106,203,667 |
| 1954 . . | 470 | 93,322,697 | 9,560,912 | 7,048,698 | 4,254,961 | 1,489,963 | 298,600 | 1,544,423 | 117,520,254 |
| 1955 . . | 474 | 102,624,048 | 10,043,864 | 7,783,782 | 4,797,103 | 1,721,050 | 510,767 | 1,640,711 | 129,121,325 |
| 1956 . . | 479 | 114,487,955 | 10,833,275 | 8,605,574 | 5,248,354 | 2,020,145 | 346,274 | 1,682,295 | 143,223,872 |
| 1957 . . | 476 | 125,842,516 | 11,155,151 | 9,644,346 | 5,592,608 | 2,347,080 | 231,227 | 1,994,809 | 156,807,737 |
| 1958 . . | 469 | 138,755,831 | 11,367,529 | 10,738,750 | 5,956,650 | 2,645,671 | 189,500 | 2,146,535 | 171,800,466 |
| 1959 . . | 464 | 149,977,445 | 11,199,743 | 11,922,918 | 6,416,784 | 2,781,235 | 203,200 | 2,598,531 | 185,099,856 |
| 1960 . . | 454 | 162,379,376 | 10,508,530 | 13,166,104 | 7,452,979 | 3,120,041 | 346,750 | 2,977,412 | 199,951,192 |
| 1961 . . | 446 | 177,624,778 | 8,630,886 | 14,571,006 | 7,806,741 | 3,525,194 | 256,559 | 3,232,114 | 215,647,278 |
| 1962 . . | 444 | 192,840,205 | 7,113,465 | 15,885,111 | 8,401,603 | 4,140,994 | 714,647 | 3,797,166 | 232,893,191 |
| 1963 . . | 439 | 210,332,807 | 6,870,809 | 17,367,619 | 8,930,137 | 4,153,323 | 633,922 | 4,601,487 | 252,890,104 |

## CENTRAL CREDIT UNION FUND, INC.

Incorporated May 12, 1932. Began business August 10, 1932.

Elliot G. Wellington, *President* Chester A. Caron, *Treasurer and Clerk of Corporation*

A. Omer Moulton, *Vice President*

*Board of Directors*: Linus Allain, Francis X. Brown, Jane M. Cheney, Joseph L. Coburn, Bernard T. Dembro, Benjamin Hirsch, William Kavaney, Robert F. King, Alfred A. LaRiviere, Roy G. Mansur, J. Roger Morin, Jacob W. Mover, Earlon L. Rich, James F. Scanlan, Mario G. Scanzio, Paul C. Theilig, Roland T. Tuck, Donald J. Walsh.

Business transacted at No. 642 Page Boulevard, Springfield

### STATEMENT OF CONDITION

| Assets | | Liabilities | |
|---|---|---|---|
| Loans to members | $ 130,400 00 | Shares | $ 968,784 43 |
| Time deposits in national banks | 50,000 00 | Guaranty fund | 13,200 00 |
| Bonds | 640,400 17 | Reserve fund | 1,500 00 |
| Bank stocks | 19,400 00 | Undivided earnings | 5,658 66 |
| Shares in credit unions | 19,613 51 | Interim income | 749 78 |
| Deposits in savings banks | 70,000 00 | Notes payable | 70,000 00 |
| Utilities | 79,437 50 | Contingency fund | 1,250 00 |
| Interest receivable | 2,767 00 | Reserve for securities losses | 3,780 62 |
| Cash in banks | 52,905 31 | | |
| | **$1,064,923 49** | | **$1,064,923 49** |

## CREDIT UNION EMPLOYEES RETIREMENT ASSOCIATION

5 Park Square, Boston

Organized October 10, 1955.

Alfred A. LaRiviere, *President* Charles M. Healey, Jr., *Vice President*
Chester A. Caron, *Treasurer* Paul C. Theilig, *Secretary*

*Trustees*: Cheater A. Caron, Joseph L. Coburn, Edward J. Fallon, Christopher Gambon, Leslie B. Gretter, Charles M. Healey, Jr., Robert G. Henderson, William Kavaney, Chester A. Korzenowski, Alfred A. LaRiviere, Joseph R. Linehan, Theodore T. Mattus, Maston A. Nelson, William Olson, Paul C. Theilig.

### RECONCILEMENT OF CASH ON HAND AS OF JUNE 30, 1963

| | |
|---|---|
| Balance on hand, July 1, 1962 | $ 922 89 |
| Premiums collected | 61,758 85 |
| Administration charges received | 192 00 |
| Surrender credits (collected) | 8,190 89 |
| | **$71,064 63** |
| *Less*: | |
| Premiums paid to John Hancock Insurance Company | $61,756 85 |
| Policy surrenders | 7,586 69 |
| Treasurer's expense | 260 00 |
| Premium on bond | 28 13 |
| | **$69,631 67** |
| Balance on hand June 30, 1963 | **$ 1,432 96** |

# MASSACHUSETTS CREDIT UNION SHARE INSURANCE CORPORATION

272 Hartwick Street, Springfield

Incorporated June 26, 1961.

Linus Allain, *President*
Paul Theilig, *Vice President*

William Kavaney, *Treasurer*
Joseph V. Forti, *Clerk of Corporation*

Chester A. Caron, *Field Representative*

*Board of Directors*: Robert E. Armitage, Carl Dentler, Arthur J. Deslauriers, Charles E. Driscoll, Richard Kenary, Alfred A. LaRiviere, John Svagzdys, Valmore P. Tetreault, Roland Tuck, G. Allison Wells.

## STATEMENT OF CONDITION

| Assets | | Liabilities | |
|---|---|---|---|
| Personal loans | $ 28,020 45 | Insurance reserve | $ 939,385 23 |
| Bonds | 383,712 50 | Reserve fund | 61,137 61 |
| Bank stocks | 46,225 00 | Investment reserve | 3,262 48 |
| Shares in co-operative banks | 60,000 00 | Interim income | 26,876 71 |
| Shares in Federsl Savings and Loan Association | 20,000 00 | Withholding Taxes | 233 20 |
| Shares in Central Credit Union Fund, Inc. | 10,000 00 | Social Security | 60 90 |
| Deposits in savings banks | 190,000 00 | State Tax | 82 55 |
| Furniture and fixtures | 1,129 18 | Group Insurance | 18 16 |
| Cash in banks | 171,751 79 | | |
| Prepaid expense | 217 92 | | |
| Certificate of deposit | 120,000 00 | | |
| | **$1,031,056 84** | | **$1,031,056 84** |

Public Document No. 8

The Commonwealth of Massachusetts

DIVISION OF BANKS AND LOAN AGENCIES

# ANNUAL REPORT

OF THE

# COMMISSIONER OF BANKS

FOR THE

*Fiscal Year Ended October 31, 1963*

## SECTION C

RELATING TO

## SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS

PUBLICATION OF THIS DOCUMENT APPROVED BY ALFRED C. HOLLAND, STATE PURCHASING AGENT

1M-2-64-937193 Estimated cost per copy: $2.45

## The Commonwealth of Massachusetts

DIVISION OF BANKS AND LOAN AGENCIES

150 Causeway Street, Boston

*Commissioner of Banks*

JOHN B. HYNES

*Deputy Commissioner of Banks*

DANIEL J. O'CONNOR

*Chief Director of Bank Examinations*

ARTHUR B. MALONE

*General Counsel*

JOHN P. CLAIR

*Director of Savings Bank Examinations*

WILLIAM P. MORRISSEY

*Assistant Director of Savings Bank Examinations*

ALDEI C. BOURGEOIS

*Director of Research and Statistics*

LAURIE A. EBACHER

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Commissioner's Letter of Transmittal

# The Commonwealth of Massachusetts

Office of the Commissioner of Banks
150 Causeway Street, Boston
February 1, 1964

*To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts:*

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Savings Banks and Institutions for Savings, pursuant to the provisions of General Laws, Chapter 167, Section 9.

The financial statements and miscellaneous data incorporated herein pertaining to Savings Banks and Institutions for Savings are for the fiscal year ended October 31, 1963.

Respectfully,

John B. Hynes

*Commissioner of Banks*

## SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS

As of the fiscal year ended October 31, 1963, there were 181 such banks in active operation. However, on October 17, 1963, permission was granted, effective as of the close of business October 31, for the merger of the Charlestown Savings Bank and the Boston Penny Savings Bank under the name and charter of the Charlestown Savings Bank. (For the purpose of compiling statistical information for this annual report, the activity for the fiscal year has been reported on an individual basis for the latter two banks.)

During the fiscal year ended October 31, 1963, the following three schedules indicate the activity which occurred with respect to main office relocations, branch offices opened, and also branch offices which have been authorized but not, as yet, in operation:

### MAIN OFFICE RELOCATIONS

| Date Authorized | Date Opened | Name of Bank | Relocation Authorized |
|---|---|---|---|
| January 21, 1959 | January 21, 1963 | Greenfield Savings Bank | 400 Main Street, Greenfield |
| October 25, 1961 | October 28, 1963 | Fitchburg Savings Bank | 780 Main Street, Fitchburg |
| October 27, 1961 | August 26, 1963 | Springfield Institution for Savings | 1459 Main Street, Springfield |
| January 9, 1963 | — | Westfield Savings Bank | 141 Elm Street, Westfield |

### BRANCH OFFICES OPENED

| Date Authorized | Date Opened | Name of Bank | Location |
|---|---|---|---|
| March 24, 1961 | April 22, 1963 | Cape Cod Five Cents Savings Bank | *East side of State Highway, Route 6A, Orleans |
| May 2, 1962 | April 8, 1963 | Charlestown Savings Bank | *25 Union Street, Boston |
| May 7, 1962 | April 1, 1963 | Charlestown Savings Bank | 1645 Tremont Street, Boston |
| May 18, 1962 | December 3, 1962 | Waltham Savings Bank | *525 Boston Post Road, South Sudbury |
| June 1, 1962 | April 22, 1963 | New Bedford Institution for Savings | *1743 Acushnet Avenue, New Bedford |
| October 16, 1962 | April 23, 1963 | The Boston Five Cents Savings Bank | 295 Cambridge Street, Boston |
| December 21, 1962 | January 28, 1963 | Rockland Savings Bank | *49 Front Street, Scituate |
| January 23, 1963 | February 11, 1963 | Newton Savings Bank | 289 Washington Street, Newton |
| January 25, 1963 | January 28, 1963 | Milton Savings Bank | *561 Adams Street, Milton |
| April 2, 1963 | September 18, 1963 | Worcester County Institution for Savings | 353 Grafton Street, Worcester |
| April 15, 1963 | May 20, 1963 | Plymouth Five Cents Savings Bank | *Bay Road, South Duxbury |
| September 3, 1963 | October 23, 1963 | City Savings Bank of Pittsfield | 740 Williams Street, Pittsfield |

*Relocation

### BRANCH OFFICES AUTHORIZED — NOT IN OPERATION OCTOBER 31, 1963

| Date Authorized | Name of Bank | Proposed Location |
|---|---|---|
| June 19, 1962 | Lynn Institution for Savings | Shopping Center on the Lynnway, Lynn |
| August 22, 1963 | Fall River Savings Bank | West side of County Street, Somerset |
| August 22, 1963 | Holyoke Savings Bank | South Street Shopping Center, South Street, Holyoke |

As of the fiscal year ended October 31, 1963, 71 banks had been authorized to operate branch offices, and there were 143 branches in operation.

### Assets

The total assets of such banks at the end of the fiscal year amounted to $8,072 million. During the fiscal year the assets increased approximately $558 million, an increase of 7.43 per cent which represents a continual increase.

| Year | Total Assets as of Oct. 31 (in thousands of dollars) | Increase (in thousands of dollars) | Annual Percentage of Increase |
|---|---|---|---|
| 1959 | $6,224,214 | $302,610 | 5.11 |
| 1960 | 6,501,975 | 277,761 | 4.46 |
| 1961 | 6,975,623 | 473,648 | 7.28 |
| 1962 | 7,514,632 | 539,009 | 7.73 |
| 1963 | 8,072,894 | 558,262 | 7.43 |

The increase in U. S. Government obligations amounted to approximately $28 million, and the banks acquired a larger investment in bank and fire insurance company stocks, the increase amounting to $14 million. The total investment in other types of bonds decreased $53 million and municipal obligations $5 million during the year.

The largest dollar and percentage gain as compared to figures contained in the previous annual report for the year ended October 31, 1962, is reflected in the loans granted on real estate. The dollar increase amounted to approximately $546 million, which total appears to indicate that the steady requirement of funds for financing of home and business construction is being provided for by these types of banks. The total real estate loans outstanding at the end of this fiscal year amount to $5,383 million and represent 66.68 per cent of total assets.

### Deposits

The deposit liability of the 181 savings banks at the close of business October 31, 1963, amounted to $7,132 million and represented 3,504,173 accounts. The club deposit figure amounting to $30 million is not included in the foregoing amount. During the fiscal year ended October 31, 1963, deposits increased in the amount of $522 million which compares with an increase of $483 million in the preceding year.

### Surplus

The total surplus and reserve accounts for all savings banks at the close of this fiscal year amounted to $710 million, or 9.91 per cent of the total deposits. The amount of these surplus accounts has increased approximately $31 million since the fiscal year ended October 31, 1962. The volume of these surplus and reserves, in the opinion of this department, is adequate to properly protect the interest of the depositors.

### Dividends

Dividend rates have continued to increase during the twelve months ended October 31, 1963, and 83 banks paid higher dividends. As a result of these increases the average rate of dividend paid by all savings banks increased from 3.95 per cent of a year ago to 4.02 per cent for this fiscal year of 1963. The amount of dividends paid to depositors for the twelve-month period totaled approximately $270 million, which is an increase of $25 million over the preceding year. For more complete details with respect to rates, your attention is directed to statement number 3 in this report; however, it should be borne in mind when reviewing this statement that the rates as shown do not necessarily indicate the current rates presently being paid.

## MUTUAL SAVINGS CENTRAL FUND, INC.

The Mutual Savings Central Fund, Inc., was established by Chapter 44 of the Acts of 1932. The statute provides that all savings banks must be members and the two separate Funds must be maintained, a Liquidity Fund and a Deposit Insurance Fund; the latter Fund was established by the enactment of Chapter 43 of the Acts of 1934.

### Liquidity Fund

The purpose of this Fund is "to assist such member banks when they are temporarily in need of cash or hold investments which cannot be readily liquidated, by making loans to them secured by the pledge of mortgages or other securities legally held by such member banks." The principal source of the resources of this Fund is the deposits made with it by the member banks in compliance with requests for such deposits voted by the Directors of the Fund with the approval of the Commissioner of Banks and within the limitations prescribed in the statute. The total resources amounted to $10.8 million at the close of business October 31, 1963. No application for a loan has been received since prior to the year 1939.

### Deposit Insurance Fund

The purpose of this Fund is to insure depositors in all Massachusetts savings banks against loss. As of October 31, 1963, this Fund insured the full amount of the deposits in 173 of the 181 Massachusetts savings banks, and as required by Massachusetts law, it also insured the excess of any depositor's account over $10,000 in the eight savings banks which are members of the Federal Deposit Insurance Corporation. The net amount of the Deposit Insurance Fund was $59.4 million at the close of business October 31, 1963. The annual assessment at the rate of one twenty-seventh of one per cent of the member bank's deposits, exclusive of the deposits insured by the Federal Deposit Insurance Corporation, was levied on October 1, 1963.

## SAVINGS BANK INVESTMENT FUND

This Fund was authorized by Chapter 283 of the Acts of 1945, amended to permit investment in common stock by Chapter 624 of the Acts of 1955 and commenced operation in the latter part of 1956. As of October 31, 1963, the Fund's resources, on the basis of cost, stood at $23.9 million, of which 92 per cent was the cost of common stocks owned. The 19,912 outstanding shares of beneficial interest are owned by seventy-six savings banks, three savings bank life insurance departments and the Savings Banks Employees Retirement Association. For more information refer to "Index to the Annual Reports."

## SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION

The Savings Banks Employees Retirement Association, created by the Acts of 1943, Chapter 249, as amended by General Laws, Chapter 168, Sections 74–76 inclusive, is designed to provide pensions for eligible employees of participating banks and associations who retire on account of age or disability. At the present time there are one hundred seventy-two member banks plus six associations. The total resources of this Association amounted to $25.3 million at the close of business October 31, 1963.

## LEGISLATION ENACTED RELATING TO SAVINGS BANKS

*Acts of 1963*

| Chapter | Amendment to: | Description |
|---|---|---|
| 155 | G.L., C. 168, s. 74 | Conferring certain powers on the Savings Banks Employees Retirement Association. |
| 253 | G.L., C. 168, s. 21, par. 1, 2; s. 22, par. 1, 2 | Increasing deposit limits and adding new exemptions thereto. |
| 268 | G.L., C. 168, s. 40 | Authorizing fiduciaries to make dividend anticipation loans on deposit books and authorizing the return of a deposit book to the borrower when a dividend anticipation loan is made. |
| 269 | G.L., C. 168, s. 35, par. 10 | Increasing the limit on the amount and maximum term of improvement loans. |
| 272 | G.L., C. 168, s. 38, par. 6 | Authorizing loans on notes secured by the pledge as collateral of more than one leasehold. |
| 273 | G.L., C. 168, s. 36, par. 6 | Excepting from the requirements of revaluation and inspection certain residential properties mortgaged to secure loans. |
| 277 | G.L., C. 167, s. 51 | Authorizing participation loans among savings banks, co-operative banks and trust companies on properties located in the Commonwealth or in states contiguous thereto and which are insured by the Federal Housing Administration. |
| 301 | G.L., C. 168, s. 35, par. 11 | Expanding the authority to invest in out-of-state mortgage loans insured by the Federal Housing Administrator or guaranteed in part by the Administrator of Veterans Affairs. |
| 325 | Acts of 1945, C. 46, s. 1 | Authorizing loans to non-veterans with a repurchase agreement from the Administrator of Veterans Affairs. |
| 341 | G.L., C. 168, s. 35, par. 8; s. 38, par. 7 | Authorizing conventional participation loans and certain collateral participation loans with various banking institutions. |
| 353 | G.L., C. 168, s. 38, new par. 8 | Permitting single loans and participation loans on certain fishing vessels provided the principal and interest is fully insured by the Secretary of the Interior. |

| | | |
|---|---|---|
| 646 | G.L., C. 140, s. 114A | Excluding banks from certain provisions of the law governing the making of loans of three thousand dollars or less. |

*Resolves of 1963*

| | |
|---|---|
| 152 | Providing for an investigation and study by a special commission of the laws of the commonwealth relating to loans and credit. |

*Regulations*

There are described below three regulations of the Commissioner of Banks promulgated between November 1, 1962, and October 31, 1963, affecting savings banks.

| | |
|---|---|
| July 10, 1963 | Regulations pertaining to investment by banks in corporations or associations formed for the purpose of furnishing information or services to banks. |
| July 22, 1963 | Regulations relative to investments in loans guaranteed in whole or in part by the Administrator of Veterans Affairs and secured by liens on real properties located outside the commonwealth. |
| July 22, 1963 | Regulations relative to investments in loans insured by the Federal Housing Administrator and secured by liens on real properties located outside the commonwealth other than such loans made pursuant to the provisions of G.L., C. 167, s. 51. |

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| Shelburne Falls Savings Bank | Shelburne | 37 | 91 |
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| South Adams Savings Bank | Adams | 3 | 50 |
| South Boston Savings Bank | Boston | 8 | 57 |
| Southbridge Savings Bank | Southbridge | 38 | 91 |
| South Scituate Savings Bank | Norwell | 34 | 86 |
| South Weymouth Savings Bank | Weymouth | 43 | 97 |
| Spencer Savings Bank | Spencer | 38 | 91 |
| Springfield Five Cents Savings Bank | Springfield | 39 | 92 |
| Springfield Institution for Savings | Springfield | 39 | 93 |
| Stoneham Savings Bank | Stoneham | 39 | 93 |
| Suffolk Franklin Savings Bank | Boston | 9 | 57 |
| Taunton Savings Bank | Taunton | 40 | 93 |
| Union Savings Bank | Fall River | 17 | 67 |
| Union Savings Bank of Boston | Boston | 9 | 57 |
| Uxbridge Savings Bank | Uxbridge | 40 | 93 |
| Wakefield Savings Bank | Wakefield | 40 | 94 |
| Waltham Savings Bank | Waltham | 41 | 94 |
| Ware Savings Bank | Ware | 41 | 95 |
| Wareham Savings Bank | Wareham | 41 | 95 |
| Warren Savings Bank | Warren | 41 | 95 |
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| West Newton Savings Bank | Newton | 32 | 83 |
| Weymouth Savings Bank | Weymouth | 44 | 97 |
| Whitinsville Savings Bank | Northbridge | 33 | 85 |
| Whitman Savings Bank | Whitman | 44 | 98 |
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| Williamstown Savings Bank | Williamstown | 44 | 99 |
| Winchendon Savings Bank | Winchendon | 45 | 99 |
| Winchester Savings Bank | Winchester | 45 | 99 |
| Winthrop Savings Bank | Winthrop | 45 | 99 |
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| Worcester County Institution for Savings | Worcester | 46 | 101 |
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# ABSTRACTS OF THE ANNUAL REPORTS

OF

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS

SHOWING

LOCATIONS OF MAIN OFFICES

AND BRANCHES

NAMES OF OPERATING OFFICERS,

CLERK AND TRUSTEES

MEMBERS OF BOARD OF INVESTMENT AND

AUDITING COMMITTEE

AND

OFFICERS AND DIRECTORS OF

MUTUAL SAVINGS CENTRAL FUND, INC.

SAVINGS BANK INVESTMENT FUND

SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION

## ABINGTON

**Abington Savings Bank**
**533 Washington Street**
Date of Incorporation, March 17, 1853

Leonard D. Chandler, *President*
Charles A. Tarr, *Treasurer*
William A. Robbins, *Vice President*
John I. Maxwell, *Assistant Treasurer*
Ralph S. Alden, *Clerk of Corporation*

*Trustees*

*D. J. Bone
W. L. Brady
*W. E. Browne
*L. D. Chandler
†J. W. Dennis
†G. F. Garrity
M. D. Haskins
L. A. Hathaway
D. H. Lynch
H. I. Perry
*W. A. Robbins
C. A. Robertson
C. A. Smith
*J. P. Smith
C. A. Tarr
†L. M. Turner

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable April 5 and October 5

## ADAMS

**South Adams Savings Bank**
**2 Center Street**
Date of Incorporation, May 1, 1869

William Roche, *President*
John J. Gallivan, *Treasurer*
Charles F. Reid
Leo V. Willett
*Vice Presidents*
Larena S. Potter, *Assistant Treasurer*
Walter J. Donovan, *Clerk of Corporation*

*Trustees*

*G. F. Boisvert
W. J. Donovan
J. J. Gallivan
†T. O. Harvey
†W. H. Hoffman
†B. P. Polak
*C. F. Reid
H. M. Rice
*W. Roche
*J. T. Satko
*L. V. Willett

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable January 1 and July 1

## AMESBURY

**Provident Institution for Savings in the Towns of Salisbury and Amesbury**
**5 Market Street**
Date of Incorporation, February 20, 1828

Harold P. Gale, *President*
George L. Briggs, Jr., *Treasurer*
David C. Bailey
George L. Briggs, Jr.
Clarence D. Roberts
*Vice Presidents*
Hugh A. Miller, *Assistant Treasurer*
Albert Leddy, *Clerk of Corporation*

*Trustees*

*D. C. Bailey
G. L. Briggs, Jr.
F. F. Calnan
*H. P. Gale
†W. A. Holbrook
†A. Leddy
†E. H. Locke
J. H. Panopoulos
*C. B. Peterson
H. Rie
*C. D. Roberts
*P. W. Wenzel

Deposits go on interest fifteenth business day of each month
Dividends are payable April 25 and October 25

## AMHERST

**Amherst Savings Bank**
**25 South Pleasant Street**
Date of Incorporation, April 5, 1864

Robert McCarter, *President*
Lawrence H. Smith, *Treasurer*
Winthrop S. Dakin
Scott H. Harvey
*Vice Presidents*
Alexander Madenski, *Assistant Treasurer*
Bruce G. Brown, *Clerk of Corporation*
Robert McCarter, *Chairman of Board*

*Trustees*

R. L. Bates
R. R. Blair
B. G. Brown
*K. D. Cuddeback
W. S. Dakin
†H. M. Elder
P. T. Ford
*R. P. Hadley
*G. D. Jones
*R. McCarter
H. F. Page
*W. P. Rackliffe
†A. D. Rhodes
*T. E. Sullivan
*F. A. Thompson
*I. B. VanWert
W. L. Vincent
T. L. Warner

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable January 1 and July 1

## ANDOVER

**The Andover Savings Bank**
**61 Main Street**
Date of Incorporation, April 2, 1834
**Branch Offices**
**108 Main Street, North Andover**
**5 Hampshire Street, Methuen**

Robert M. Henderson, *President*
Richard C. MacGowan, *Treasurer*
Gardner Sutton, *Clerk of Corporation*
Albert A. Andrew
Lyman S. Appleton
Chester T. Jenkins
*Assistant Treasurers*

*Trustees*

*J. R. Abbot
*T. A. Bridges
†W. E. Brimer
L. S. Finger
*B. S. Flagg
*R. M. Henderson
J. M. Kemper
†C. C. Kimball
*A. W. Reynolds
H. N. Stevens, Jr.
†G. Sutton

Deposits go on interest fifteenth day of each month
Dividends are payable April 15 and October 15

## ARLINGTON

**Arlington Five Cents Savings Bank**
**626 Massachusetts Avenue**
Date of Incorporation, April 2, 1860
**Branch Offices**
**190 Massachusetts Avenue, East Arlington**
**1300 Massachusetts Avenue, Arlington Heights**
**160 Great Road, Bedford**
**214 Cambridge Street, Burlington**

Edward P. Clark, *President*
Paul A. Cameron, *Treasurer*
Gardner C. Porter
Arthur D. Saul, Jr.
*Vice Presidents*
Raymond H. Fougere
George C. Henderson, Jr.
Alexander Malcomson, Jr.
Kermit C. Streng, *Clerk of Corporation*
Janet M. Pavliska, *Assistant Treasurers*
Wilson D. Clark, Jr., *Chairman of Board*

*Trustees*

R. W. Baker
M. W. Bradford
†T. J. Buckley
P. A. Cameron
*E. P. Clark
*W. D. Clark, Jr.
J. B. Fox
M. A. Fredo
†H. M. Gott
†M. L. Hatch
*W. F. Homer, Jr.
F. Keefe
W. C. McCarty
R. F. O'Brien
*G. C. Porter
*A. D. Saul, Jr.
K. C. Streng

Deposits go on interest first business day of each month
Dividends are payable January 1, April 1, July 1 and October 1

*Member of Board of Investment.
†Member of Auditing Committee.

## ATHOL

**Athol Savings Bank**
**444 Main Street**

Date of Incorporation, February 12, 1867

Edward J. Herd
*President*

Arthur R. James
*Treasurer*

James M. O'Laughlin
*Vice President*

Leonard E. King
*Assistant Treasurer*

George W. Grant
*Clerk of Corporation*

*Trustees*

R. Allison
W. Findlay
G. Grant
†L. C. Grover
R. R. Haven
*E. J. Herd
†H. H. Higgins
A. R. James
†P. P. Jerris
*J. M. O'Laughlin
*S. A. Perekslis
*H. O. Robinson
*A. S. Rose
E. W. Tyler (Hon.)

Deposits go on interest first business day of each month
Dividends are payable last business day of April and October

## AYER

**North Middlesex Savings Bank**
**7 Main Street**

Date of Incorporation, March 5, 1885

Carl A. P. Lawrence
*President*

Stanley H. Turner
*Treasurer*

Robert H. J. Holden
Stephen W. Sabine
*Vice Presidents*

Lawrence E. Small
*Assistant Treasurer*

Edwin B. Coltin
*Clerk of Corporation*

*Trustees*

D. E. Boatman
E. B. Coltin
*S. F. Conant
B. W. Drew
R. H. J. Holden
R. U. Holden
W. F. Horgan
†F. Jahn
*C. A. P. Lawrence
†A. L. Paulson
*J. R. Pender
*S. W. Sabine
†W. L. Sheedy
*J. T. Sullivan
S. H. Turner

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable January 1 and July 1

## BARRE

**Barre Savings Bank**
**Common Street**

Date of Incorporation, May 1, 1869

F. William McQueston
*President*

John E. Maki
*Treasurer*

Sherwood C. Case
Albert J. Regienus
*Vice Presidents*

F. William McQueston
*Chairman of Board*

G. Percy Brown
*Clerk of Corporation*

*Trustees*

C. G. Allen, Jr.
*J. W. Britton
†G. P. Brown
P. T Carroll
*S. C. Case
†I. M. Hale
*F. L. Haven
†E. C. Hutchinson
J. E. Maki
*F. W. McQueston
*G. F. McQueston
M. H. Paull (Hon.)
*A. J. Regienus
W. L. Wyatt (Hon.)

Deposits go on interest fifteenth business day of each month
Dividends are payable January 15 and July 15

## BELMONT

**Belmont Savings Bank**
**24 Leonard Street**

Date of Incorporation, March 5, 1885

**Branch Office**
**78 Trapelo Road**

Sidney L Simonds
*President*

Ernest Hesseltine
*Treasurer*

Hans A. Laaby
August R. Meyer
Robert B. Pitcher
Edward C. Wilson
*Vice Presidents*

Francis Harvey
*Assistant Treasurer*

A. Leavitt Taylor
*Clerk of Corporation*

*Trustees*

†L. C. Anderson
C. J. Chamberlin
G. Cushman
V. L. Hennessy
E. Hesseltine
S. Horwitz
R. O. Howe
C. Kendall
*H. A. Laaby
*A. R. Meyer
†C. B. Nickerson
*R. B. Pitcher
S. D. Robbins
†W. A. Schan
*S. L. Simonds
A. L. Taylor
*E. C. Wilson

Deposits go on interest fifteenth day of each month
Dividends are payable 4th Monday of January and July

## BEVERLY

**Beverly Savings Bank**
**175 Cabot Street**

Date of Incorporation, February 19, 1867

Philip K. Rowe
*President*

R. Wendell Dronsfield
*Treasurer*

Thomas H. Bott, Jr.
*Exec. Vice President*

Curtland C. Brown
John C. Lovett
Leroy D. Marston
Albert E. Parkhurst
George R. Spear
*Vice Presidents*

Margaret P. Gulbrandsen
Sheldon R. Norwood
Clay G. Parmenter
*Assistant Treasurers*

Roy K. Patch
*Clerk of Corporation*

*Trustees*

T. H. Bott, Jr.
*C. C. Brown
L. W. Cann
†L. W. Davis
R. W. Dronsfield
T. F. Fitzgibbon
A. T. Foster
†A. Glovsky
P. T. Greenlaw
†J. B. Hill
†A. R. Hoar
J. A. Kelly
*J. C. Lovett
R. O. Lunn
L. D. Marston
C. F. Nagel
A. E. Parkhurst
R. K. Patch
*P. K. Rowe
*G. R. Spear
W. C. Tannebring, Jr.
W. A. Trowt
†J. C. Wilson

Deposits go on interest fifteenth day of each month
Dividends are payable April 15 and October 15

*Member of Board of Investment.
†Member of Auditing Committee.

## BOSTON

**The Boston Five Cents Savings Bank**
**30 School Street**
Date of Incorporation, February 22, 1825

**Branch Offices**

**77 Milk Street**
**385 Washington Street**
**129 Tremont Street**
**295 Cambridge Street**
**426 Boylston Street**
**441 Brookline Avenue**
**2343 Washington Street**
**696 Centre Street, Jamaica Plain**
**1906 Centre Street, West Roxbury**

Robert M. Morgan
*President*

G. Churchill Francis
*Exec. Vice President*

Daniel L. Brown
Robert T. Lawrence
Howard C. Nason
Charles H. Wood
*Vice Presidents*

Fosdick P. Harrison
*Clerk of Corporation*

Richard B. Franklin
*Treasurer*

Wilbur R. Beane
Alan L. Drury
Herbert P. Gray
John R. MacSwan
Jack A. Marshall
L. Walter Nelson
Robert J. Spiller
*Assistant Treasurers*

*Trustees*

B. Adams
W. S. Ballard
*D. H. Bigelow
*M. G. Bolster
L. D. Brace
R. F. Bradford
*D. L. Brown
S. C. Brown
T. D. Cabot
*A. L. Coburn, Jr.
†H. W. Cole
R. W. Cordingley
C. M. Cutler
L Dana
J. A. Erickson
A. P. Everts, Jr.
A. G. Ferguson (Hon.)
G. C. Francis
†T. B. Gannett
W. F. Goodale, Jr.
C. S. Hart
F. W. Hatch
R. R. Higgins
*D. H. Howie
C. Hunneman
*V. C. Johnson
W. F. Keesler
N. W. Kenny
*R. M. Morgan
J. R. Morss
W. F. Morton
D. R. Sargent
E. W. Smith
*J. J. Snyder
H. Stuetzer, Jr.
†D. G. Sullivan
L. A. Sykes
D. T. Trigg
F. F. Vorenberg
E. Walcott
†R. P. Waters, Jr.
J. N. White
R. G. Wiese
†A. S. Woodworth
P. I. Wren

Deposits go on interest fifteenth day of each month

Dividends are payable January 15, April 15, July 15 and October 15

**Boston Penny Savings Bank**
**532 Commonwealth Avenue**
Date of Incorporation, March 9, 1861

**Branch Office**
**1355 Washington Street**

Richard J. Gardner
*President*

M. Michael Cantor
*Vice President*

Douglas L. Ley
*Clerk of Corporation*

Norman W. Hay
*Treasurer*

Albion M. DeLong
Mary E. Looby
Horace W. Tibbetts
*Assistant Treasurers*

*Trustees*

F. A. Beckford
R. A. Brown
†H. A. Budreau
W. F. Burnham, Jr.
M. M. Cantor
G. R. Copeland
W. E. Crowley
G. W. Downie
J. Farley
T. L. Fenn
O. Folsom
*R. B. Fowler
*R. J. Gardner
N. M. Gay
*E. V. Grabill
N. W. Hay
G. B. Hebb
†C. K. Jackson
H. B. Leggee
D. L. Ley
H. L. MacOdrum
T. M. Maloney
P. K. McElroy
†H. B. McGuire
*J. J. Quinn
J. K. Simms
J. D. Somerville

Deposits go on interest tenth day of each month

Dividends are payable April 12 and October 12

**Brighton Five Cents Savings Bank**
**309 Washington Street (Brighton District)**
Date of Incorporation, March 28, 1861

**Branch Offices**
**121 Harvard Avenue, Allston**
**1948 Beacon Street, Cleveland Circle**

Charles J. Kiley
*President*

Edward T. Kiley
*Vice President*

John J. Sullivan
*Clerk of Corporation*

Harry G. Cawley
*Treasurer*

Edward T. Kiley
Barry F. St. George
Lucille E. Oates
*Assistant Treasurers*

*Trustees*

†K. H. Brock
J. H. Burke
H. G. Cawley
*N. J. Cuggino
*J. J. Droney
J. S. Kavanah
*C. J. Kiley
E. T. Kiley
J. J. Murphy
*E. K. Pilsbury
†J. H Proctor
J. J. Sullivan
†J. W. Sullivan
*A. J. Welch, Jr.

Deposits go on interest first business day of each month if made on or before the tenth day of the month

Dividends are payable January 10 and July 10

*Member of Board of Investment.
†Member of Auditing Committee.

**Charlestown Savings Bank**
**55 Summer Street**
Date of Incorporation, April 7, 1854
**Branch Offices**
**25 Union Street**
**1645 Tremont Street**
**1 Thompson Square, Charlestown**

Norman F. Barrett
*President*

Wallace C. Baxter
Theodore L. Storer
Charles F. Whiting
Percy R. Ziegler
*Vice Presidents*

Janice Johnson
*Clerk of Corporation*

John E. Wilkinson
*Treasurer*

Archibald T. Meikle
*Vice Treasurer*

Henry T. Andrews
Wallace C. Baxter
Ernest E. Brown
Kenneth N. S. Ferguson
Louise Seely
Walter O. Spofford
*Assistant Treasurers*

*Trustees*

*R. G. Babcock
*S. C. Badger
*N. F. Barrett
W. C. Baxter
G. W. Blackwood
W. G. Bowler
W. S. Brewster
†A. T. Buros
R. C. Damon
†W. D. Duryea
P. Eiseman
G. Hansen
J. P. Healey
E. Henderson, III
T. M. Hennessey
*T. M. Horan
*D. J. Hurley
R. B. Johnson
M. J. Lorimer
A. Loring
J. W. Lowe
†C. F. Machen
†O. S. Morrill
H. L. Niles
E. H. Perkins
†D. L. Rhind
H. B. Shepard
H. W. Shumaker
*F. F. Stockwell
T. L. Storer
J. H. Sweeney
R. P. Tibolt
C. W. Trempf
F. L. Tucker
C. M. Werly
S. L. Whipple, Jr.
C. F. Whiting
J. E. Wilkinson
*P. R. Ziegler

Deposits go on interest fifteenth day of each month
Dividends are payable January 15, April 15, July 15 and October 15

**Dorchester Savings Bank**
**572 Columbia Road (Dorchester District)**
Date of Incorporation, April 16, 1894
**Branch Offices**
**1625 Blue Hill Avenue, Mattapan**
**569 Washington Street**

Arthur F. Shaw, Jr.
*President*

Ralph Lowe, Jr.
Frederick C. Holland
*Vice Presidents*

Linwood F. Gifford
*Clerk of Corporation*

Robert L. Clark
*Treasurer*

Herbert S. French
Alton L. Horte
Alice C. Kenney
Louis H. Maurer
*Assistant Treasurers*

Rutherford E. Smith
*Chairman of Board*

*Trustees*

†G. Y. Berry, Jr.
C. E. Borden
R. F. Chamberlain
C. F. Collins
E. A. Craig
*M. P. Ellis
†C. R. Erlandson
W. R. Freeman
L. F. Gifford
B. S. Jackson
*R. Lowe, Jr.
J. C. Mahoney
D. W. Newcomb
H. Penn
*A. F. Shaw, Jr.
E. Smith
*R. E. Smith
†A. V. Thompson
*C. L. Whittier

Deposits go on interest fifteenth day of each month
Dividends are payable April 15 and October 15

**East Boston Savings Bank**
**10 Meridian Street (East Boston District)**
Date of Incorporation, April 26, 1848
**Branch Office**
**5 Bennington Street**

William C. Smith
*President*

William T. Vose
George E. Hodge
Stewart P. Lynch
*Vice Presidents*

J. Douglas Brown
*Clerk of Corporation*

Robert E. Turpin
*Treasurer*

C. Maxwell French
Richard D. Foulkes
Richard P. Belcher
Charles R. Cranford
*Assistant Treasurers*

*Trustees*

H. P. Abbott
J. E. Bagley, Jr.
J. D. Brown
†P. A. Cervizzi
*C. E. Doane
*F. B. Duncan
W. H. Dykstra
J. Guarino
†H. A. Ham
*G. E. Hodge
T. E. Key
A. Loschi
†J. I. Lynch
*S. P. Lynch
R. H. McLaughlin
G. M. Morrison, Jr.
W. R. Morrison, Jr.
A. S. Pigeon
*G. Pigeon
*W. C. Smith
R. E. Turpin
*W. T. Vose
R. Webb
J. Woolley

Deposits go on interest fifteenth day of each month
Dividends are payable January 16, April 16, July 16 and October 16

**Eliot Savings Bank**
**165 Dudley Street (Roxbury District)**
Date of Incorporation, February 8, 1864

Theodore S. Thompson
*President*

Laurence K. Hawkins
Richard S. Willis
*Vice Presidents*

P. Roland Hebert
*Treasurer*

Leila M. Atwood
Charles P. Read
*Assistant Treasurers*

Walter R. Meins
*Clerk of Corporation*

*Trustees*

*E. L. Bond
H. E. Braconier
H. J. Chilton
E. H. Eacker
†B. H. Field
†R. C. Folsom
L. K. Hawkins
P. R. Hebert
*L. P. Hills
†D. C. Howlett
F. D. Littlefield
†W. R. Meins
R. E. Mills
†H. D. Norstrand
*D. K. Packard
G. B. Rowlings
E. B. Smith
G. A. Stockemer
M. G. Summers
*T. S. Thompson
H. C. Ward
*R. S. Willis
*W. Wright

Deposits go on interest fifteenth day of each month
Dividends are payable April 15 and October 15

*Member of Board of Investment.
†Member of Auditing Committee.

### Grove Hall Savings Bank

**455 Blue Hill Avenue (Roxbury District)**

Date of Incorporation, January 30, 1914

**Branch Office**
**1167–1175 Blue Hill Avenue, Dorchester**

A. Murray Ginzberg
*President*

Walter L. Collins
Irving Usen
*Vice Presidents*

Arnold S. Dane
*Clerk of Corporation*

Horace W. Whynot
*Treasurer*

Irving Adams
Percival A. Ames
Joseph G. Hallett
James T. Mulligan
Josephine Spellman
*Assistant Treasurers*

*Trustees*

G. Alpert
A. S. Beal
J. Cohen
W. L. Collins
A. S. Dane
J. Druker
*C. S. Elkind
*L. Endlar
A. H. Ginsburg
*A. M. Ginzberg
†H. S. Goldberg
E. S. Lebowich
J. L. MacNeil
J. G. Riesman
*L. R. Rolde
†M. Saxe
S. Schein
†B. G. Shapiro
H. Singer
A. M. Slater
S. L. Slosberg
A. G. Smith
B. Solomon
I. Usen
J. Ware, Jr
*D. Weisberg
H. W. Whynot

Deposits go on interest twentieth business day of each month

Dividends are payable April 25 and October 25

### The Hibernia Savings Bank

**50 State Street**

Date of Incorporation, May 21, 1912

Albert P. Hill
*President*

Thomas A. Cronin
William F. Hickey
*Vice Presidents*

James W. Conners
*Treasurer*

Natale Coraine
*Assistant Treasurer*

Charles B. Carroll
*Clerk of Corporation*

*Trustees*

†G. A. Benway
C. B. Carroll
J. W. Conners
N. Coraine
†J. J. Cotter
*T. A. Cronin
J. E. Downes, Jr.
A. E. Haley
W. F. Hickey
*A. P. Hill
*J. J. Magee
J. W. Mahoney
*G. A. Maloney
*J. J. Maloney, Jr.
†E. J. McDevitt
J. F. O'Connell, Jr.
J. Quincy
J. D. Riordan
E. H. Roemer
*W. H. Ryan
P. P. Stuart

Deposits go on interest fifteenth day of each month

Dividends are payable January 15 and July 15

### Home Savings Bank

**69 Tremont Street**

Date of Incorporation, March 17, 1869

Alton P. Cole
*President*

James M. Rothwell
Jerome Preston
Parker O. Bullard
John H. Guluzian
*Vice Presidents*

Parker O. Bullard
*Treasurer*

Edward Norris
Robert D. Miller
Frederick R. Wood
Brinton Watson
*Assistant Treasurers*

Evelyn F. Grace
*Clerk of Corporation*

*Trustees*

D. C. Arnold
P. W. Atwood
P. O. Bullard
*B. Bump
J. K. Butters
*A. P. Cole
R. E. Connor
*E. P. Currier
†C. H. Curry, Jr.
P. J. Friedlander
†J. Greenbaum
J. H. Guluzian
*G. R. Harding
W. G. Harding
L. H. Martin
A. L. Miller
J. Preston
H. B. Richmond
*J. M. Rothwell
R. S. Shreve
*C. M. Spencer
T. E. Stevenson
*E. F. Tillson
†E. L. Twomey
L. A. Webster

Deposits go on interest tenth day of each month

Dividends are payable January 10, April 10, July 10 and October 10

### The Hyde Park Savings Bank

**1196 River Street (Hyde Park District)**

Date of Incorporation, March 11, 1871

Chester W. Hardy
*President*

Beverly M. Chittick
Percy J. Peardon
*Vice Presidents*

Michael J. Dray
*Clerk of Corporation*

William W. Arbuckle
Ferd C. Baxter
Harlan R. Pinkham
*Assistant Treasurers*

William B. Harlow
*Chairman of Board*

*Trustees*

J. W Agnew
*B. M. Chittick
P. G. Douglas
†M. J. Dray
*R. Freeman
*C. W. Hardy
*W. B. Harlow
*H. Heap, Jr.
A. L. MacDonald, Jr.
*P. J. Peardon
D. T. Scott
†E. P. Shaw
S. O. Swangren
†G. W. Weddleton

Deposits go on interest first business day of each month

Dividends are payable January 15, April 15, July 15 and October 15

*Member of Board of Investment.
†Member of Auditing Committee.

**Lincoln Savings Bank**

**1111 Columbus Avenue**

Date of Incorporation, November 5, 1915

Robert A. MacLellan
*President*

John F. Murphy
J. Frederick Clune
Richard J. Condon
Thomas W. Crosby
Albert M. Moloney
*Vice Presidents*

Donald B. Wallace
*Treasurer*

Henry Slide
*Assistant Treasurer*

Frank J. Glossa
*Clerk of Corporation*

Robert A. MacLellan
*Chairman of Board*

*Trustees*

J. F. Bowers
G. I. Breen
W. F. Carroll
P. C. Cleary
*J. F. Clune
*J. P. Condon
R. J. Condon
T. W. Crosby
F. A. Davis
W. T. Doyle
*T. J. Flanagan
*R. T. Fowler, Jr.
F. J. Glossa
D. C. Haley
J. W. Haley
J. W. Hennigan
R. H. Kelly
†A. J. MacLellan
*R. A. MacLellan
T. F. Mahan
†J. F. McHale
A. M. Moloney
*J. F. Murphy
†J. G. Murphy
W. J. Sheils
U. Thomson (Hon.)
E. J. Vogel

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

**Massachusetts Savings Bank**
**52 Congress Street**

Date of Incorporation, February 17, 1870

J. Amory Jeffries
*President*

Francis B. Lothrop
*Vice President*

Theodore Chase
*Clerk of Corporation*

Ralph S. Bell
*Treasurer*

Ainslie L. MacPhail
George W. P. Blacklock
*Assistant Treasurers*

*Trustees*

A. J. Anderson
R. S. Bell
*F. H. Burr
F. W. Busk
T. Chase
C. K. Cobb
†J. G. Cornish
L. C. Farley, Jr.
D. H. Fulton
J. H. Gardiner
A. E. Grant
D. Holmes
†D. Jeffries
*J. A. Jeffries
E. H. Kendrick
*D. Livingston
*F. B. Lothrop
W. Minot
G. H. Naylor, Jr.
E. W. Robinson
†B. A. G. Thorndike
*F. C. Welch
G. S. Weld
*H. T. Wiggin
R. B. Williams

Deposits go on interest first business day of each month

Dividends are payable January 2 and July 1

**The Provident Institution for Savings in the Town of Boston**
**36 Temple Place–30 Winter Street**

Date of Incorporation, December 13, 1816

**Branch Offices**
**90 Federal Street**
**Summer-Washington Subway**

John S. Howe
*President*

Leonard P. Chamberlain
*Exec. Vice President*

Bernice D. Parks
George G. Cleveland
*Vice Presidents*

Wm. Arthur Dupee
*Sec. of Corporation*

Kenneth B. McMullen
*Treasurer*

Bernice D. Parks
Albert R. Johannesen
Walter L. Bergman
Dean P. Friberg
*Assistant Treasurers*

Edward L. Bigelow
*Chairman of Board*

*Trustees*

O. K. Anderson
*E. L. Bigelow
E. L. Bigelow, Jr.
D. C. Cave
L. P. Chamberlain
*C. E. Cotting
L. Curtis
C. Devens
W. A. Dupee
B. K. Elliott
*D. Foster
*F. C. Gray
M. Gray
J. Grew
*H. F. Hagemann, Jr.
B. M. Hall
E. B. Hanify
J. S. Howe
†A. W. Hunnewell
†W. D. Ireland
R. C. Jordan
R. Livermore, Jr.
J. Lowell
*R. Lowell
E. Lyne
G. Olmsted, Jr.
E. H. Osgood
†A. H. Parker, Jr.
R. F. Perkins
H. L. Shattuck
*R. E. Slater
L. P. Stack
J. O. Stubbs
*P. H. Theopold
*J. Vorenberg
D. C. Watson
O. Wolcott
S. H. Wolcott, Jr.

Deposits go on interest fifth day of each month

Dividends are payable 1st Monday in January, April, July and October

**South Boston Savings Bank**
**460 West Broadway (South Boston District)**

Date of Incorporation, March 3, 1863

Chandler Bigelow
*President*

George M. Pond
Francis P. Hersey
Alfred W. Archibald
*Vice Presidents*

John M. Bleakie
*Clerk of Corporation*

Alfred W. Archibald
*Treasurer*

Edward G. Morse
Irving L. Hobbs
Margaret E. White
*Assistant Treasurers*

Chandler Bigelow
*Chairman of Board*

*Trustees*

A. W. Archibald
C. Bigelow
W. F. Birmingham
J. M. Bleakie
S. W. Blinstrub
*H. Bowen
†M. G. Chamberlin
*F. Deane
†A. L. Doggett
F. E. Douglas
H. Gambrill, Jr.
*F. P. Hersey
E. H. Hommel
G. M. King
E. M. Kling
J. F. Lanergan
L. H. Leary
*F. G. Neal
*G. M. Pond
R. E. Seeger
†A. O. Shallna
M. I. Stone
*S. A. Weld

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

*Member of Board of Investment.
†Member of Auditing Committee.

**Suffolk Franklin Savings Bank**
**45 Franklin Street**

Date of Incorporation, March 7, 1833

**Branch Offices**
**1 Tremont Street**
**66 Charles Street**
**6 Park Square**
**205 Berkeley Street**
**607 Boylston Street**
**139 Massachusetts Avenue**
**10 Birch Street, Roslindale**

Joseph H. Bacheller, Jr.
*President*

Herbert F. Ayres
Edward M. Kehoe
*Vice Presidents*

Herbert W. Gray, Jr.
*Treasurer*

U. Haskell Crocker
*Clerk of Corporation*

Cora I. Blanchard
James M. Dyer
John M. George
Joseph H. McLellan
Douglas W. Smith
*Assistant Treasurers*

Maynard L. Harris
*Chairman of Board*

*Trustees*

F. W. Andres
H. H. Ayer
H. F. Ayres
*J. H. Bacheller, Jr.
T. P. Beal
G. W. Blakeley, Jr.
H. Bourneuf
E. D. Brooks (Hon.)
E. D. Brooks, Jr.
L. W. Cabot
A. P. Carter
*R. P. Chapman
W. H. Claflin, 3rd
U. H. Crocker
L. F. Daley
L. B. Damon
C. C. Dasey
W. R. Driver, Jr.
R. J. Eaton (Hon.)
R. G. Emerson
J. T. Fallon
D. Falvey
C. K. Fitts
J. G. Flint
E. W. Gammons
J. F. Gerrity
F. T. Hammond, Jr.
J. B. Harriman
*M. L. Harris
E. Henderson
L. T. Hill
G. Howland
A. B. Hunt
C. Hutchins
K. L. Isaacs
E. M. Kehoe
†R. W. Lawson
*A. P. Loring
R. H. Lovell
*J. W. Lund
†J. B. McIntosh
*H. H. Meyer
A. O'Keeffe (Hon.)
J. W. Olmstead
J. A. Paine
M. E. Pierce (Hon.)
W. L. Pierce
J. E. Rogerson
*W. B. Snow
Q. W. Wales
S. Weeks, Jr.
A. Wheeler
E. N. White
W. W. Wolbach
†H. A. Wood, Jr.

Deposits go on interest tenth day of each month
Dividends are payable monthly on the 10th day of each month

**Union Savings Bank of Boston**
**69 Franklin Street**

Date of Incorporation, February 8, 1865

**Branch Offices**
**216 Tremont Street**
**728 Washington Street, Norwood**

Francis P. Brennan
*President*

Francis P. Carolan
Thomas J. McHugh
John C. Morrison
*Vice Presidents*

Ruth E. Manning
*Clerk of Corporation*

William H. Wragg
*Treasurer*

Francis P. Carolan
Robert W. Clifford
Joseph G. Edwards
Veronica E. Fitzgerald
Herbert V. Gearty
*Assistant Treasurers*

*Trustees*

*J. I. Ahern
J. K. Benson
J. C. Bothwell, Jr.
†J. K. Bottomley
*F. P. Brennan
E. A. Brest
F. A. Carlson
F. P. Carolan
E. Catlin, Jr.
E. B. Crowley
J. F. Fitzgerald
W. J. Fitzgerald
F. G. Fitzpatrick (Hon.)
T. J. Galligan, Jr.
†W. J. Gillis
W. J. Hagerty
J. J. Halloran
F. E. Johnston
T. M. Joyce
*A. J. Kelly
W. C. Kendrick
E. H. Lane
W. E. Mackey
*T. J. McHugh
*A. C. McMenimen
*J. C. Morrison
C. W. Mulcahy
F. J. Muldoon
†T. L. O'Connor
*E. J. O'Neil, Jr.
W. J. O'Sullivan
R. D. Patterson
J. V. Quinlan, Jr.
H. H. Scott
J. A. Walsh
W. H. Wragg

Deposits go on interest tenth day of each month
Dividends are payable January 20, April 20, July 20 and October 20

**Warren Institution for Savings**
**3 Park Street**

Date of Incorporation, February 21, 1829

**Branch Offices**
**North Station Concourse**
**South Station Concourse**

Archibald Dresser
*President*

John P. Carr
Albert E. Pfefferle
*Vice Presidents*

Winifred H. Nash
*Clerk of Corporation*

Albert E. Pfefferle
*Treasurer*

Henry G. Hedquist
Johan G. W. Holmberg
Louis W. Sheppard
*Assistant Treasurers*

Archibald Dresser
*Chairman of Board*

*Trustees*

H. R. Bartlett
†C. W. Blood
†J. P. Carr
*D. L. Currier
*A. Dresser
B. A. Druker
*J. H. Eaton, Jr.
B. T. Fawcett
*P. W. Fitzpatrick
A. B. Gowing
C. Kenny
J. F. McManmon
T. Motley
T. A. Pappas
A. E. Pfefferle
*B. C. Tower
*W. B. Tyler
G. Wallace
†J. N. Worcester

Deposits go on interest tenth day of each month
Dividends are payable on or before the 20th day of January, April, July and October

*Member of Board of Investment.
†Member of Auditing Committee.

**Wildey Savings Bank**

**22 Boylston Street**

Date of Incorporation, March 18, 1892

Leone V. Gould
*President*

Aubrey C. Trethewey
Charles E. Gibson
Verdie A. Dodds
*Vice Presidents*

Lewis S. Burns
*Clerk of Corporation*

Emanuel H. Sanders
*Treasurer*

Bradbury H. Huff
William J. Collins
*Assistant Treasurers*

Arthur S. Roe
*Chairman of Board*

*Trustees*

L. S. Burns
V. A. Dodds
E. A. Farnum
R. FitzGerald
*C. E. Gibson
*D. C. Goss
*L. V. Gould
J. M. Haffenreffer
R. A. Hall
†R. S. Hamilton
S. W. Howe
†E. C. Keating
F. W. Kurth
*A. S. Roe
D. B. Ruggles
E. H. Sanders
†C. Taylor
G. P. Towle
*A. C. Trethewey
T. F. Tuttle
D. W. Vose

Deposits go on interest fifteenth day of each month if made on or before the twenty-fourth day of the month

Dividends are payable May 25 and November 25

## BRAINTREE

**The Braintree Savings Bank**

**865 Washington Street**
**(South Braintree District)**

Date of Incorporation, March 21, 1870

Norton P. Potter
*President*

Ernest T. Fulton
John W. Harding
Carroll D. Welch
*Vice Presidents*

Robert P. Gray
*Treasurer*

John M. Burchell
*Assistant Treasurer*

Fred W. Shaylor
*Clerk of Corporation*

*Trustees*

H. J. Albee
G. W. Bryant
*E. T. Fulton
R. P. Gray
*J. W. Harding
†R. C. Holmes
J. Landers (Hon.)
D. K. Norris
*M. N. Peck
*N. P. Potter
F. W. Shaylor
†R. W. Sullivan
H. C. Thayer (Hon.)
J. T. Trefry, Jr.
C. D. Welch
†W. E. Westman
*H. C. White

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

## BRIDGEWATER

**Bridgewater Savings Bank**
**14 Main Street**

Date of Incorporation, March 19, 1872

**Branch Office**
**12 West Center Street, West Bridgewater**

Alfred T. Wells
*President*

Orran D. Libby
*Vice President*

Paul Huffington
*Clerk of Corporation*

Frank W. Burrill
*Treasurer*

Arnold M. Gibson
*Assistant Treasurer*

Wayne E. Clark
*Chairman of Board*

*Trustees*

†A. W. Ahlborg
R. G. Barker
F. W. Burrill
R. G. Clark, Jr.
*W. E. Clark
*H. G. Daiker
*C. A. Freeman
A. M. Gibson
P. Huffington
*J. W. Johnson
E. M. Keith
†J. E. Keith
†J. J. Kent
*O. D. Libby
R. A. McNeeland
C. P. Resevick
E. W. Rice
F. Sanborn
H. A. Sarkisian
†J. A. Shockley
*A. T. Wells

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

## BROCKTON

**Brockton Savings Bank**
**1 North Main Street**

Date of Incorporation, March 3, 1881

**Branch Offices**
**443 Belmont Street**
**589 Centre Street**

Harold S. Crocker
*President*

Joseph W. Keith
Malcolm B. Norcross
*Vice Presidents*

John A. Eaton, Jr.
*Clerk of Corporation*

Harry E. Adams, Jr.
*Treasurer*

Frederick J. Roche
Walter R. Lendh
Michael E. Tumonis
Andrew W. Carter
Arthur R. Bradstreet
*Assistant Treasurers*

Harold S. Crocker
*Chairman of Board*

*Trustees*

H. A. Baynes
*H. S. Crocker
†S. W. Davis
A. C. Doyle
J. A. Eaton, Jr.
B. C. Fosberg
G. O. Jenkins
G. E. Keith
*J. W. Keith
A. L. Lane
*F. B. Linehan
*A. D. Matarese
M. B. Norcross
E. H. O'Neill
†P. W. Prouty
†K. E. Sampson
*H. W. Sprague
H. L. Taylor

Deposits go on interest fifteenth day o the month if made on or before the twenty-fourth day of the month

Dividends are payable April 15 and October 15

*Member of Board of Investment.
†Member of Auditing Committee.

**People's Savings Bank of Brockton**
**221 Main Street**

Date of Incorporation, February 8, 1895

George I. Crowell
*President*
Franklin H. Whitney
*Exec. Vice President*
Herbert C. Low
Roger Keith
*Vice Presidents*

Deane R. MacKenzie
*Treasurer*
Frederick E. Henry
Graham W. Hinckley
George W. Cranford, Jr.
Robert E. Swanson
*Assistant Treasurers*

William A. Ingram
*Clerk of Corporation*

*Trustees*

J. M. Berglund
*F. E. Burgess
*G. I. Crowell
W. E. Doyle
J. G. Gurney
W. A. Ingram
*R Keith
†R. M. Keith
W. E. Keith
P. H. Leavitt
*H. C. Low
G. M. McCrillis
D. R. MacKenzie
*A. F. Phillips
†F. W. Pope
†R. J. Potvin
J. R. Wheatley
F. H. Whitney

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable March 1 and September 1

## BROOKLINE

**Brookline Savings Bank**
**160 Washington Street**

Date of Incorporation, February 24, 1871

**Branch Offices**
**1340 Beacon Street**
**1018 West Roxbury Parkway**
**1014 Beacon Street**

Augustus W. Soule
*President*
H. S. Payson Rowe
Franklin T. Pfaelzer, Jr.
Frederick T. Pratt
*Vice Presidents*
Henry D. White
*Clerk of Corporation*

Adrian E. Bessey
*Treasurer*
J. Stanley Lee
J. Warren Vedder, Jr.
Earl C. Rogers
Percy S. Hardy
Georgina S. Reeser
*Assistant Treasurers*

H. S. Payson Rowe
*Chairman of Board*

*Trustees*

†H. G. Bradlee, Jr.
W. A. Burnham, Jr.
F. S. Deland, Jr.
F. Fiske
*R. I. Hunneman
*J. H. Magee
†H. H. Newell
C. A. Newhall
*F. T. Pfaelzer, Jr.
*F. T. Pratt
R. W. Pratt
E. W. Rogers
*H. S. P. Rowe
C. F. Rowley
*A. W. Soule
†H. D. White

Deposits go on interest tenth business day of each month

Dividends are payable January 10 and July 10

## CAMBRIDGE

**Cambridge Savings Bank**
**1374 Massachusetts Avenue**

Date of Incorporation, April 2, 1834

Granville H. Beever
*President*
Henry W. Durant
Stuart Shaffer
*Vice Presidents*
Marcus Morton
*Clerk of Corporation*

Stuart Shaffer
*Treasurer*
Charles H. Blanchard
James P. Butler
Gilmore B. Creelman, Jr.
John P. Derby
*Assistant Treasurers*

*Trustees*

†F. Adams
F. T. Baldwin
*R. Baldwin
T. R. Beal
*G. H. Beever
†J. G. Cushman
R. A. Dow
A. Drinkwater
*R. P. Dudley
*H. W. Durant
J. H. Dyer
*A. S. Hill
S. H. Lawton
†J. Lintner
A. Morrison
M. Morton
H. L. Sampson
E. W. Sexton
S. Shaffer
K. Upton

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 10, April 10, July 10 and October 10

**Cambridgeport Savings Bank**
**689 Massachusetts Avenue**

Date of Incorporation, March 15, 1853

Robert F. Nutting
*President*
John W. Wood
Joseph Guiney
Leslie C. Read
*Vice Presidents*
Albert F. White
*Clerk of Corporation*

Stanley L. Brown
*Treasurer*
Raymond J. Adams
William T. Livingston
George A. Yule
John P. Geishecker
*Assistant Treasurers*
Robert F. Nutting
*Chairman of Board*

*Trustees*

C. T. Abbott
J. B. Atkinson
E. L. Bennett
†B. H. Bowden
H. G. Bradlee
S. L. Brown
*P. R. Corcoran
†W. P. Dole
*J. Guiney
F. H. Lovejoy
R. D. Muzzy
*R. F. Nutting
J. W. Powers
*L. C. Read
†N. B. Ricker
E. I. Snider
D. Spencer
A. R. Tonon
J. O. Welch
A. F. White
*J. W. Wood

Deposits go on interest tenth day of the month if made on or before the nineteenth day of the month

Dividends are payable January 20, April 20, July 20 and October 20

*Member of Board of Investment.
†Member of Auditing Committee.

**East Cambridge Savings Bank**

**292 Cambridge Street**

Date of Incorporation, April 29, 1854

George E. Lakschewitz
*President*

Earland S. Black
*Treasurer*

Earland S. Black
Willard C. Craig
*Vice Presidents*

Ralph G. Burstad
Charles B. Cutter
*Assistant Treasurers*

Norman S. Blanchard
*Clerk of Corporation*

*Trustees*

T. E. Ahern
E. S. Black
N. S. Blanchard
*J. H. Campbell
J. J. Cherkerzian
O. D. Clark
†R. F. Clark
*W. C. Craig
C. B. Cutter
R. R. DeGuglielmo
†R. W. Fawcett
*J. F. Jefferson
*G. E. Lakschewitz
A. E. Lerman
R. A. Sheffield
†L. O. Simonds
*J. Thomson, Jr.
H. C. Waddle, Sr.

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable April 15 and October 15

**North Avenue Savings Bank**

**1960 Massachusetts Avenue**

Date of Incorporation, March 7, 1872

Lauriat Lane
*President*

Arthur W. Emerson
*Treasurer*

Arthur W. Emerson
*Exec. Vice President*

William J. Wauters
*Vice President*

Francis W. K. Smith
*Clerk of Corporation*

Harold M. Cook
Ralph R. Forsman
William F. Askin, Jr.
Kenneth Holland
*Assistant Treasurers*

Ralph F. George
*Chairman of Board*

*Trustees*

J. B. Ames
P. Belliveau
R. E. Bennink
J. F. Blackman
F. H. Davis
C. de Rham, Jr.
J. M. Dry
O. C. Eckel
A. W. Emerson
F. J. England
*R. F. George
H. G. Gerrish
T. F. Gibson
*L. Lane
†J. A. Lunn
*F. H. Nickels
*J. W. Norris
D. P. Noyes
†G. M. Olive
†J. H. Parry
F. W. K. Smith
J. H. Walsh
*W. J. Wauters
D. B. Wilson

Deposits go on interest tenth day of the month if made on or before the nineteenth day of the month

Dividends are payable January 10, April 10, July 10 and October 10

## CANTON

**The Canton Institution for Savings**
**557 Washington Street**

Date of Incorporation, March 4, 1835

Charles K. Endicott
*President*

Ralph C. Jackson
*Treasurer*

Paul Revere
George M. Mansfield
*Vice Presidents*

Joseph F. Ronayne
*Assistant Treasurer*

Ronald W. Wetherbee
*Clerk of Corporation*

*Trustees*

†J. S. Bullock
†J. H. Draper, Jr.
*W. S. Draper, Jr.
*C. K. Endicott
*F. L. Ervin
*J. E. Fish
*J. H. Hinds
R. C. Jackson
C. F. Leary
*G. M. Mansfield
C. W. Pinkham
†V. Pozzo
*P. Revere
R. T. Seavey
J. C. Sullivan
R. W. Wetherbee
*R. Williams, Jr.

Deposits go on interest first business day of each month if made on or before the tenth day of the month

Dividends are payable April 15 and October 15

## CHELSEA

**Chelsea Savings Bank**
**267 Broadway**

Date of Incorporation, April 28, 1854

**Branch Office**
**10 Pleasant Street, Revere**

Wilford S. Cuthbertson
*President*

William M. Beal
*Treasurer*

Sidney M. Kensinger
Donald R. Stormont
Edward P. Wells
*Vice Presidents*

Alfred R. Dugan
Donald R. Stormont
Henry D. Alpers
Edwin C. Gardner
*Assistant Treasurers*

Gertrude L. Flemming
*Clerk of Corporation*

Ichabod F. Atwood
*Chairman of Board*

*Trustees*

*I. F. Atwood
W. M. Beal
W. J. Creedon
*W. S. Cuthbertson
H. W. Dingwell
P. D. Duncan
*W. W. Dykeman
P. D. Harrower
F. H. Hersom
W. H. Hickey
W. R. Holmes
F. A. Johnson
S. M. Kensinger
B. R. Kiernan
F. J. Lane
†W. L. Martin
W. J. Murdock, Jr.
C. W. Norris
†F. L. Patton
R. O. Rockwell
†F. J. Ryan
*G. W. Shepherd
I. W. Slade
S. A. Smith
D. R. Stormont
*E. P. Wells
S. B. Whittaker

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

*Member of Board of Investment.
†Member of Auditing Committee.

**County Savings Bank**
**435 Broadway**

Date of Incorporation, February 27, 1890

Herbert C. Corliss
*President*

Alton B. Atwood
C. Muriel Nickerson
Peter B. Seamans
*Vice Presidents*

Kenneth M. Smith
*Treasurer*

C. Muriel Nickerson
*Assistant Treasurer*

Robert C. Seamans
*Chairman of Board*

Vincent Cassani
*Clerk of Corporation*

*Trustees*

*A. B. Atwood
C. N. Atwood
J. Bailen
H. R. Browne
†V. Cassani
*H. C. Corliss
H. W. Frost
S. J. Leonard
E. J. McCarthy
†D. J. McCarty
C. M. Nickerson
A. Salter
†D. C. Seamans
*P. B. Seamans
*R. C. Seamans
K. M. Smith
*J. F. Tierney
*J. F. Tierney, Jr.
*R. S. Wentworth
E. S. Wozniak

Deposits go on interest twentieth business day o each month

Dividends are payable April 20 and October 20

## CHICOPEE

**Chicopee Savings Bank**
**36 Center Street**

Date of Incorporation, February 27, 1845

**Branch Office**
**794 Memorial Drive, Chicopee Falls**

J. Aime Lavallee
*President*

Edward F. McDonnell
Stanislaw Sitarz
Edmund A. Roy
Charles J. Seaver
*Vice Presidents*

Stephen A. Zajchowski
*Treasurer*

James P. Dout
Albert H. Roy
*Assistant Treasurers*

J. Aime Lavallee
*Chairman of Board*

Richard G. Mosher
*Clerk of Corporation*

*Trustees*

E. Beauchamp
D. Canty
P. D'Amour
†E. Dupuis
B. Galuszka
R. Gelinas
J. Grise, Jr.
H. Kulig
J. Lavallee
*E. Lavigne
*E. McDonnell
*A. Morse
R. Mósher
†G. Murphy
E. Pryzbyla
*E. Roy
*W. Sample
C. Seaver
S. Sitarz
S. Zajchowski

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

**Chicopee Falls Savings Bank**
**91 Main Street (Chicopee Falls District)**

Date of Incorporation, March 20, 1875

**Branch Office**
**1577 Memorial Drive, Fairview District**

G. Noble Davidson
*President*

Leslie C. Taylor
*Exec. Vice President*

Lawrence R. Flint
*Vice President*

William G. Kimball
*Treasurer*

George F. Cliche
Neil W. Marshall
Walter I. Sergienko
*Assistant Treasurers*

E. J. O'Neil
*Clerk of Corporation*

*Trustees*

A. Balthazar
*R. E. Blank
*G. N. Davidson
*J. A. Deslauriers
J. L. Fitzpatrick
R. W. Fleury
*L. R. Flint
A. E. Gelinas
†S. B. King
C. S. Leonard
E. J. O'Neil
†F. A. Rothery
*W. J. Strycharz
L. C. Taylor
E. J. Ziemba

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

## CLINTON

**Clinton Savings Bank**
**200 Church Street**

Date of Incorporation, May 15, 1851

John D. Hamilton
*President*

John Chandler
Douglas J. Hayes
*Vice Presidents*

James H. Wiesman
*Treasurer*

James P. Durkin
*Assistant Treasurer*

John J. Philbin
*Clerk of Corporation*

*Trustees*

J. Chandler
C. B. Chickering (Hon.)
N. S. Coldwell
W. P. Constantino
A. J. Friedrich
†E. P. Gannon
†P. A. Garofoli
*E. F. Gibbons
*J. D. Hamilton
*D. J. Hayes
*A. Kuettner
*W. E. Miles
E. J. Nicewicz
W. T. Normandin (Hon.)
J. J. Philbin
†H. L. Robichaud
G. J. Sesia
J. H. Wiesman

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

*Member of Board of Investment.
†Member of Auditing Committee.

## COHASSET

**Cohasset Savings Bank**
**13 Elm Street**
Date of Incorporation, February 28, 1845

John Bates
*President*

Winthrop L. Graham
*Treasurer*

Paul T. Litchfield
*Vice President*

Donald E. Bates
*Assistant Treasurer*

T. Frederick Mulcahy
*Clerk of Corporation*

*Trustees*

*J. Bates
*T. Bates
J. H. Dean
H. T. Gleason
W. L. Graham
*P. T. Litchfeld
T. F. Mulcahy
†A. F. Petersen
†E. W. Pratt
*R. E. Sherbrooke
†W. C. Swift
*W. C. Wheelwright
A. O. Wood
R. T. Wetzler

Deposits go on interest first business day of each month

Dividends are payable January 6 and July 6

## CONCORD

**The Middlesex Institution for Savings**
**46 Main Street**
Date of Incorporation. March 4, 1835

**Branch Office**
**315 Main Street, Acton**

James R. Mercer, Jr.
*President*

John C. Collins
*Treasurer*

Egbert S. Newbury, Jr.
Whitney S. Smith
*Vice Presidents*

Whitney S. Smith
H. Bradford Sturtevant, III
*Assistant Treasurers*

Charles D. MacPherson
*Clerk of Corporation*

*Trustees*

J. W. Ballou
*S. Buttrick
G. W. Clark
J. C. Collins
R. Crafts
*T. Flint
*T. R. Huckins
P. Jewell, Jr.
F. R. Johnson
W. L. Kingman
H. A. Laughlin
†W. D. Locke
C. D. MacPherson
*J. R. Mercer, Jr.
E. S. Newbury, Jr.
†R. J. Rodday
F. W. Smith
W. S. Smith
*E. K. True
G. Wells
†B. Wheeler

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

## CONWAY

**Conway Savings Bank**
**Main Street**
Date of Incorporation, March 10 1887

Ralph G. Lilly
*President*

Alice M. Allis
*Treasurer*

C. Sumner Boyden
Raymond S. Totman
*Vice Presidents*

Clarence W. Boyden
*Clerk of Corporation*

*Trustees*

*R. A. Anderson
*C. S. Boyden
C. W. Boyden
†L. W. Graves
R. G. Hassell
T. A. Herlihy
G. B. Hosley
T. C. Kelleher
L. W. Lagoy
†C. N. Lilly
*D. W. Lilly
*R. G. Lilly
†R. L. Roberts
*R. S. Totman
R. P. Youngquist

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 30 and October 31

## DANVERS

**Danvers Savings Bank**
**1 Conant Street**

Date of Incorporation, March 20, 1850

Charles F. Murray
*President*

Everett A. Needham
*Treasurer*

Ralph H. Gaskill
Harold K. Parker
Donald R. Pope
Raymond S. Roberts
*Vice Presidents*

Grace L. Kirby
William H. Price, Jr.
*Assistant Treasurers*

Harry T. Merrill
*Clerk of Corporation*

*Trustees*

†N. B. Caldwell
C. V. Clement, Jr.
J. H. Cotton
G. T. Creese
C. Elliott
C. E. Elliott
*R. H. Gaskill
†A. Hutchinson
†F. H. Kirby
*F. D. MacDonald
H. T. Merrill
*C. F. Murray
H. K. Parker
*D. R. Pope
*R. S. Roberts
C. S. Tapley
C. T. Whittaker
W. L. Wolloff
J. D. Woodberry

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

## DEDHAM

**Dedham Institution for Savings**
**603 High Street**

Date of Incorporation, March 19, 1831

**Branch Offices**
**741 Providence Pike**
**673 High Street, Westwood**

Waldo C. Hodgdon
*President*

Daniel J. Savage
*Treasurer*

Robert F. Clark
*Exec. Vice President*

Frank W. Crocker
*Vice President*

Roland E. Reid
Esther J. Thunstrom
John D. Lund
*Assistant Treasurers*

Richard Bancroft
*Clerk of Corporation*

*Trustees*

R. Bancroft
C. W. Bartlett
R. F. Clark
F. W. Crocker
W. N. Day
B. Fisher
†P. Grant
D. S. Gregory
*N. L. Harris
H. W. Haynes
*W. P. Hersey
*W. C. Hodgdon
†A. Hollingsworth
*T. E. Jansen, Jr.
G. C. Lee
*A. T. Lyman
W. J. Ripley, Jr.
†H. H. Wood

Deposits go on interest first business day of each month

Dividends are payable last business day of January, April, July and October

*Member of Board of Investment.
†Member of Auditing Committee.

## EAST BRIDGEWATER

**East Bridgewater Savings Bank**
**29 Bedford Street**

Date of Incorporation, March 8, 1870

**Branch Office**
**Mattakeesett Street, Pembroke**

Joseph M. Chandler
*President*

Prescott Washburn
*Vice President*

George A. Ridder
*Clerk of Corporation*

Ralph H. Keith
*Treasurer*

Hazel A. Leland
Alfred E. Ekberg
*Assistant Treasurers*

Forest W. Cousins
*Chairman of Board*

*Trustees*

*J. M. Chandler
†W. M. Clark
*F. W. Cousins
H. A. Fraser
B. F. Goss
R. H. Hall
K. G. Henrich
*F. N. Houghton
R. H. Keith
H. W. Kerr
†J. C. King
H. W. Kingman
K. S. Nordin
*E. W. Nutter
*F. E. Parris
G. A. Ridder
†A. C. Swanson
P. Washburn

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 5 and October 5

## EASTHAMPTON

**Easthampton Savings Bank**
**36 Main Street**

Date of Incorporation, February 10, 1869

George F. Evans
*President*

Howard E. Fasser
Wilfred L. Richard
*Vice Presidents*

William M. Fiske
*Clerk of Corporation*

Howard E. Fasser
*Treasurer*

Traugott J. Wodicka
Robert L. Mullaly
Agnes R. McLean
*Assistant Treasurers*

George F. Evans
*Chairman of Board*

*Trustees*

†A. I. Cartledge
P. J. Clapp
H. W. Conant
†W. J. Czelusniak
*G. F. Evans
H. E. Fasser
W. M. Fiske
A. V. Galbraith
H. A. Goldberg
†W. F. Kelsey
F. J. Modena
J. J. Moriarty, Jr.
*E. T. O'Brien
T. E. Parsons
*J. S. Rapalus
*W. L. Richard
*W. E. Riedel
P. Stevens

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable February 15 and August 15

## EASTON

**North Easton Savings Bank**
**68 Main Street (North Easton District)**

Date of Incorporation, February 8, 1864

John S. Ames, Jr.
*President*

Edward M. Carr
Roger A. McNamara
*Vice Presidents*

Elmer L. Randall
*Clerk of Corporation*

Aldo D. Johnson
*Treasurer*

Douglas D. Porter
*Assistant Treasurer*

John S. Ames, Jr.
*Chairman of Board*

*Trustees*

D. Ames
*J. S. Ames, Jr.
N. A. Anderson
H. E. Boone
*E. M. Carr
*R. J. Hatchfield
A. D. Johnson
T. Maliff
*C. F. McCarthy
*R. A. McNamara
†N. B. Morse
A. Pires
†E. L. Randall
†S. F. Rice
H. C. Thomas

Deposits go on interest fifteenth day of each month if made on or before the twenty-fourth day of the month

Dividends are payable April 15 and October 15

## EDGARTOWN

**Dukes County Savings Bank**
**Main Street**

Date of Incorporation, March 8, 1955

John W. Osborn
*President*

Henry Corey
Robert M. Love
DeWolf C. Thompson
*Vice Presidents*

Robert D. West
*Treasurer*

Fred H. Chirgwin
*Clerk of Corporation*

*Trustees*

*J. Campbell
F. H. Chirgwin
†H. Corey
*E. E. Cushman
*F. S. Duarte
†K. T. Galley
A. Hall
*R. M. Love
W. W. Manning
R. J. Mitchell
*W. B. Norton
*J. W. Osborn
*D. C. Thompson
†E. G. Tyra
E. W. Vincent

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

## EVERETT

**Everett Savings Bank**
**466 Broadway**

Date of Incorporation, March 1, 1889

Stanley R. Gardiner
*President*

Alden P. Tuells
*Clerk of Corporation*

Frank E. Woodward
*Treasurer*

Harry E. Hall
Robert M. Price
*Assistant Treasurers*

*Trustees*

*E. H. Ahlin
*H. Beats
†J. S. Beats
*S. R. Gardiner
C. A. Herne
A. L. Holmes
H. M. Jones
W. C. Lombard
W. P. Lombard
W. C. Lyford
H. L. Macaulay
†H. K. Macdonald
*R. K. Manning
R. K. Manning, Jr.
†G. F. McKinnon
*E. H. Tobey, Jr.
A. P. Tuells
F. E. Woodward

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

*Member of Board of Investment.
†Member of Auditing Committee.

## FAIRHAVEN

### Fairhaven Institution for Savings

**15 Center Street**

Date of Incorporation, February 10, 1832

John H. Seaman
*President*

R. Wilson Foster
*Vice President*

Robert E. Browne
*Clerk of Corporation*

Orrin B. Carpenter
*Treasurer*

Theresa E. Underwood
Richard H. Carpenter
*Assistant Treasurers*

John H. Seaman
*Chairman of Board*

*Trustees*

E. G. Braley
R. E. Browne
O. B. Carpenter
R. H. Carpenter
*H. A. Darwin
H. Fell
*R. W. Foster
†G. A. Greene
†E. A. Hayward
*F. S. Kelley
W. K. Kuechler
L. B. Maxfield
†L. W. Morton
*J. H. Seaman
*C. H. Sisson
W. Tallman
T. Underwood
R. Young

Deposits go on interest second Monday of each month

Dividends are payable 4th Monday of April and October

## FALL RIVER

### The Citizens' Savings Bank

**4 South Main Street**

Date of Incorporation, November 15, 1851

Ray C. Bigelow
*President*

William H. Pearse
William E. Crowther
Thomas J. Hudner
John M. Parker
*Vice Presidents*

John M. Parker
*Treasurer*

John W. Borden
James W. Spence, Jr.
*Assistant Treasurers*

Warren A. Parmenter
*Clerk of Corporation*

Harold S. R. Buffinton
*Chairman of Board*

*Trustees*

†G. R. Ashworth
A. L. Audet
*R. C. Bigelow
*G. W. Bliss
W. A. Brown, Jr.
*H. S. R. Buffinton
*L. Burchard
†T. R. Burrell, III
O. M. Cherry (Hon.)
J. H. Collins
*W. E. Crowther
H. Gottlieb
*T. J. Hudner
D. S. Owler
J. M. Parker
W. A. Parmenter
*W. H. Pearse
W. Prescott
M. R. Silva
F. E. Sullivan
†N. F. Thompson
H. T. Walker

Deposits go on interest first business day of each month

Dividends are payable 2nd Monday of June and December

### Fall River Savings Bank

**141 North Main Street**

Date of Incorporation, March 11, 1828

Robert F. Sykes
*President*

M. Richard Brown
*Vice President*

George M. Jackson
*Clerk of Corporation*

Alston M. Rigby
*Treasurer*

Leslie H. King
*Assistant Treasurer*

Thomas B. Bassett
*Chairman of Board*

*Trustees*

*T. B. Bassett
W. Birkett
*E. Brayton
†L. S. Brayton
*M. R. Brown
J. E. Bullock
†F. M. Chace
H. W. Durfee
†R. H. Gee
C. H. Hawes
G. M. Jackson
*G. E. Kay
L. Mendes
*R. F. Morton
C. R. Murray
V. M. Nanni
C. C. Smith
R. F. Sykes

Deposits go on interest fifth business day of each month

Dividends are payable April 15 and October 15

### Fall River Five Cents Savings Bank

**79 North Main Street**

Date of Incorporation, April 10, 1855

William F. Staples
*President*

Richard K. Hawes
Douglas J. Richardson
*Vice Presidents*

Lincoln P. Holmes
*Treasurer*

Joseph C. Kay
Donald A. Bogle
*Assistant Treasurers*

Arthur R. Derbyshire
*Clerk of Corporation*

*Trustees*

H. W. Barnett
A. T. Buffinton
A. N. Clarke
J. A. Cohen
†F. A. Crosson
J. F. Dator
C. S. Deplitch
†A. R. Derbyshire
R. Green
*R. K. Hawes
†R. K. Hawes, Jr.
L. P. Holmes
E. A. Jaffe
*E. H. Leeming
W. T. Manning, Jr.
A. E. Mobouck
H. F. Reilly
*D. J. Richardson
*W. F. Sanford
*W. F. Staples
R. M. Thompson
*M. F. Welsh
M. A. Westgate

Deposits go on interest first business day of each month

Dividends are payable June 10 and December 10

*Member of Board of Investment.
†Member of Auditing Committee.

**Union Savings Bank**

**20 South Main Street**

Date of Incorporation, April 24, 1869

James P. Hart
*President*

Cyrus C. Rounseville
*Vice President*

Lincoln D. Brayton
*Clerk of Corporation*

Herbert Boothman
*Treasurer*

Edith C. Twisse
James F. Borden
*Assistant Treasurers*

*Trustees*

D. Ashton
*H. Ashton
*W. H. Barker
†J. F. Beckett, Jr.
H. Boothman
L. D. Brayton
*P. S. Brayton
F. J. Carreiro
†C. A. Davis
*J. P. Hart
†C. A. Norman, Jr.
E. L. Peirce
H. J. Regan
*C. C. Rounseville
T. F. Tansey

Deposits go on interest fifteenth business day of each month

Dividends are payable May 19 and November 19

## FITCHBURG

**Fitchburg Savings Bank**

**780 Main Street**

Date of Incorporation, February 12, 1846

**Branch Offices**
**550 Kimball Street**
**John Fitch Highway**

Robert S. Goldthwait
*President*

Richard Bullock
Russell B. Lowe
*Vice Presidents*

Thornton K. Ware
*Clerk of Corporation*

Byron D. Merrill
*Treasurer*

Frederick W. Smith
*Assistant Treasurer*

Richard Bullock
*Chairman of Board*

*Trustees*

W. W. Aalto
*W. B. Adams
*J. B. Aubuchon
*R. Bullock
E. C. Caouette
D. Crocker
D. M. Crocker
N. L. Crocker
P. W. Dawley
F. J. DeBonis
E. S. Eichin
G. W. Falk
*R. S. Goldthwait
J. J. Grado, Jr.
N. Harrower
†C. F. Holt
V. E. Huntington
W. Laverack
P. F. Lewis
H. V. Lindberg
*J. H. Long, Jr.
*R. B. Lowe
F. E. Manley
B. D. Merrill
†A. H. Meyer
M. F. Shea
H. K. Simonds, Jr.
W. T. Swain
C. F. Taylor
G. R. Wallace, III
†T. K. Ware

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

**The Worcester North Savings Institution**

**288 Main Street**

Date of Incorporation, May 26, 1868

William S. Brown
*President*

Wilbur W. Henry
*Vice President*

Ernest J. Townsend
*Treasurer*

J. Everett White
*Assistant Treasurer*

Henry G. Bowen
*Clerk of Corporation*

*Trustees*

V. A. Anderson
A. Belliveau
H. G. Bowen
*W. S. Brown
*S. F. Chittick
B. Crocker, Jr.
N. C. Cross
*E. N. Daulton, Jr.
R. W. Fisher
J. G. Flynn
†D. D. Goodwin
O. G. Hedstrom
W. W. Henry
C. A. Johnson
B. Kelly
*P. A. McKittrick
†G. W. Munson
*A. G. Neal
S. T. Orton, Jr.
H. D. Penan
R. A. Price
†J. B. Reynolds
F. M. Rhoten
F. P. Ross
J. H. Simonds
E. J. Townsend
N. C. Weeks

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

## FOXBOROUGH

**Foxborough Savings Bank**

**4 School Street**

Date of Incorporation, April 18, 1855

Harold W. Moore
*President*

W. Wallace Kelley
*Exec. Vice President*

Edwin H. Downs
James J. Putnam
*Vice Presidents*

Walter E. Clarkin
*Treasurer*

Elmer L. Zeller
*Assistant Treasurer*

Grace E. Donovan
*Clerk of Corporation*

Harold W. Moore
*Chairman of Board*

*Trustees*

L. L. Carpenter
W. E. Clarkin
†G. E. Donovan
*E. H. Downs
W. P. Fuller
†A. G. Hutchins
W. W. Kelley
*J. H. Marsden
*H. W. Moore
*D. H. Pike
*J. J. Putnam
N. R. Smith
†R. E. Wagner

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

*Member of Board of Investment.
†Member of Auditing Committee.

## FRAMINGHAM

**Framingham Savings Bank**
**15 Park Street**

Date of Incorporation, April 23, 1883

**Branch Office**
**770 Water Street**

Arthur M. Fitts, Jr.
*President*

Charles F. Long
Vernard J. Irvine
*Vice Presidents*

Victor H. Galvani
*Clerk of Corporation*

Milton E. Baldwin, Jr.
*Treasurer*

Charles D. Warner
Lloyd H. Gates
F. Crawford Reed
*Assistant Treasurers*

Arthur M. Fitts, Jr.
*Chairman of Board*

*Trustees*

*A. M. Fitts, Jr.
†V. H. Galvani
J. P. Hastings
*V. J. Irvine
N. C. Kennedy
*C. F. Long
†A. M. Mason
*H. E. Matheson
†J. A. Robertson
*H. Schnare
*W. F. Sullivan
†R. N. Wallis

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

## FRANKLIN

**Benjamin Franklin Savings Bank**
**58 Main Street**

Date of Incorporation, February 20, 1871

Clinton S. Clark
*President*

Lewis J. Cataldo
Warren R. Gilmore
Donald S. Mackintosh
*Vice Presidents*

John R. Goodwin
*Treasurer*

William R. Feeley
*Assistant Treasurer*

Edmund J. Keefe
*Clerk of Corporation*

*Trustees*

H. C. Abbott
S. Atwood
*C. H. Carlson
*L. J. Cataldo
P. N. Chick
J. W. Chilson
*C. S. Clark
†H. J. Cook
†G. W. Dana
W. R. Feeley
*W. R. Gilmore
J. R. Goodwin
†W. B. Goodwin
M. J. Kearney
E. J. Keefe
*T. F. Keefe
*D. S. Mackintosh
D. J. Mann
*R. N. Peterson

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 15 and July 15

## GARDNER

**The Gardner Savings Bank**
**29 Parker Street**

Date of Incorporation, May 26, 1868

Warren S. Shepard
*President*

Isaac B. Howe
Edmund L. Nichols
Edmund W. Trowbridge
*Vice Presidents*

Robert N. Ellis
*Treasurer*

Agnes M. Payne
*Clerk of Corporation*

Warren S. Shepard
*Chairman of Board*

*Trustees*

*P. A. Bjurling
S. A. Brooks
†P. R. Bryant
J. A. Dunn
R. N. Ellis
R. N. Greenwood
G. H. Heywood, Jr.
*I. B. Howe
V. W. Howe
†T. P. Kelly, Sr.
R. A. Keyworth
*E. F. Leach
†M. A. Moore
*C. E. Nichols
E. L. Nichols
*W. S. Shepard
E. W. Trowbridge

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

## GEORGETOWN

**Georgetown Savings Bank**
**7 North Street**

Date of Incorporation, May 26, 1868

Robert F. Metcalf
*President*

Frank M. Meader
*Vice President*

William C. Stetson
*Clerk of Corporation*

Guy A. Minchin
*Treasurer*

Ruth B. Stetson
*Assistant Treasurer*

Fred H. Harriman
*Chairman of Board*

*Trustees*

C. G. Baker
*D. C. Elliott
*F. H. Harriman
M. R. Kelloway
F. M. Meader
R. F. Metcalf
*G. A. Minchin
†H. C. Perley
†R. Perley
W. S. Phillips
†H. N. Pingree
*S. M. Rogers
M. W. Smallwood
W. C. Stetson
*D. M. Tenney

Deposits go on interest fifteenth day of each month

Dividends are payable April 20 and October 20

*Member of Board of Investment.
†Member of Auditing Committee.

## GLOUCESTER

**Cape Ann Savings Bank**
**109 Main Street**

Date of Incorporation, April 15, 1846

William Moore
*President*

Temple A. Bradley
*Exec. Vice President*

William S. Webber
*Vice President*

Charles W. Lowrie
*Treasurer*

Carrie E. Christensen
Henry A. Jones
*Assistant Treasurers*

Arthur C. Davis
*Clerk of Corporation*

*Trustees*

†J. H. Bagshaw
H. Bell
W. R. Bishop
T. A. Bradley
A. C. Davis
*H. C. Dexter
N. A. Faulk
J. H. Griffin
R. J. Harris
*C. T. Heberle
H. L. Jodrey, Jr.
C. W. Lowrie
†L. C. McEwen
R. F. Marshall
*W. Moore
†E. Morley
*L. N. Peterson
*W. S. Webber

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

## GREAT BARRINGTON

**Great Barrington Savings Bank**
**244 Main Street**

Date of Incorporation, February 23, 1869

Frederick H. Turner
*President*

Peter I. Adams
*Vice President*

George R. McCormick
*Clerk of Corporation*

R. Gordon Granger
*Treasurer*

George P. Adams
James R. Humphrey
Emma H. Stanton
*Assistant Treasurers*

*Trustees*

*P. I. Adams
R. B. Anderson
*H. S. Andrews
W. F. Dempsey
C. W. Dolby
H. H. Erbe
*W. F. Flaherty
*M. J. Gilligan
R. G. Granger
†W. B. Hall
†F. E. Harmon
*M. E. Leafgreen
†G. R. McCormick
H. R. Sheldon
F. H. Turner
H. K. Turner
R. F. Tyler (Hon.)

Deposits go on interest first day of the month if made on or before the ninth day of the month

Dividend are payable last business day of April and October

## GREENFIELD

**The Franklin Savings Institution**
**332 Main Street**

Date of Incorporation, April 2, 1834

Thomas W. Symons
*President*

John C. Nettleton
Merle W. Scott
*Vice Presidents*

E. Russell Alexander
*Treasurer*

Richard D. St. Peter
Richard M. Cromack
*Assistant Treasurers*

Paul W. Bittner
*Clerk of Corporation*

*Trustees*

J. B. Baker
J. T. Bartlett
H. J. Cadwell
C. F. Clark
S. L. Cohn
I. N. Esleeck, Jr.
R. S. Harper
*D. C. Lunt
†D. C. Lunt, Jr.
J. J. Owen
F. H. Reed
*P. Rogers
M. W. Scott
*J. W. Smead
†C. F. Smith
*C. N. Stoddard, Jr.
†C. S. Strecker
*T. W. Symons

Deposits go on interest last day of the month if made on or before the ninth day of the following month

Dividends are payable last business day of April and October

**Greenfield Savings Bank**
**400 Main Street**

Date of Incorporation, March 19, 1869

William S. Keith
*President*

Lester J. Clapp
*Exec. Vice President*

Sidney W. Parsons
*Vice President*

Sidney W. Parsons
*Treasurer*

Warren O. Weir
Matthew N. Polo
Fay A. Boyden
*Assistant Treasurers*

Samuel T. Tisdale
*Clerk of Corporation*

*Trustees*

A. B. Allen
F. R. Andrews
L. M. Cairns
L. J. Clapp
F. B. Dole
H. V. Erickson
†R. J. Farr
*L. B. Fortin
*W. C. Gates
G. J. Hayer
W. J. Hosmer
*W. S. Keith
†R. T. Lyman
S. W. Parsons
*J. B. Roys
E. Shortell
L. J. Stiles
*D. B. Swain
S. T. Tisdale
W. O. Weir
†S. A. Yetter

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

*Member of Board of Investment.
†Member of Auditing Committee.

## HARWICH

**Cape Cod Five Cents Savings Bank**
**Main Street (Harwich Port District)**

Date of Incorporation, March 16, 1855

**Branch Offices**
**Main Street, Chatham**
**Main Street, Orleans**

Ralph B. Snow
*President*

Ida M. Taylor
Benjamin O. Eldredge
*Vice Presidents*

Leroy A. Anderson
*Clerk of Corporation*

George P. Marble
*Treasurer*

Eleanor A. Lake
Milton L. Cahoon
Clifton F. Crosby
*Assistant Treasurers*

Ralph B. Snow
*Chairman of Board*

*Trustees*

†R. E. Allen
L. A. Anderson
O. J. Cahoon
*H. T. Crocker
*B. O. Eldredge
C. K. Eldredge
E. E. Eldredge
†C. L. Goodspeed
*U. S. Livingston
†O. T. Murray
J. H. Paine (Hon.)
*D. S. Sears
*R. B. Snow
K. A. Sparrow
I. M. Taylor

Deposits go on interest second Wednesday of each month

Dividends are payable 2nd Wednesday of January, April, July and October

## HAVERHILL

**Haverhill Savings Bank**
**153 Merrimack Street**

Date of Incorporation, February 8, 1828

**Branch Office**
**16 Main Street, Topsfield**

Lawrence J. Ewing
*President*

Stanwood D. Evans
*Vice President*

Stanwood D. Evans
*Treasurer*

Donald K. Laing
Genevieve D. Mack
*Assistant Treasurers*

Charles E. Curtis
*Clerk of Corporation*

*Trustees*

†C. T. Bixby
*G. H. Bixby
W. C. Brooks
T. E. Cargill, Jr.
J. A. Currier
C. E. Curtis
W. E. Dorman
S. D. Evans
*L. J. Ewing
L. J. Ewing, Jr.
*J. J. Fahey
D. W. Goodwin
†S. P. Horne
†C. F. Johnson
F. E. Malcolm
*G. E. McGregor
*L. M. Poore
M. H. Smith

Deposits go on interest third Monday of the month if deposited within nine days after the third Monday of each month

Dividends are payable 3rd Monday of January, April, July and October

**Pentucket Five Cents Savings Bank**
**35 Merrimack Street**

Date of Incorporation, March 17, 1891

**Branch Office**
**46 Washington Street**

Henry L. Wallace
*President*

Millard S. Bishop
Aaron Hoyt
J. Storer MacDougall
*Vice Presidents*

George M. Goodwin
*Clerk of Corporation*

Millard S. Bishop
*Treasurer*

Clyde G. Page
Stewart M. Mattinson
Arthur L. Shattuck
Robert D. Mills
*Assistant Treasurers*

*Trustees*

D. B. Allan
M. S. Bishop
K. Davis
G. M. Goodwin
†C. E. Haseltine
*A. Hoyt
*C. L. Hoyt
B. C. Judkins
H. A. Lockhart
*J. S. MacDougall
*J. S. MacDougall, Jr.
*B. McGregor
G. E. McGregor, Jr.
R. H. Morse
*A. G. Nichols
†I. G. Nutter
†R. Pike, Jr.
E. K. Shaw
H. L. Stone
*H. L. Wallace

Deposit go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of January, April, July and October

## HINGHAM

**The Hingham Institution for Savings**
**55 Main Street**

Date of Incorporation, April 2, 1834

Albert W. Tweedy
*President*

Louville F. Niles
*Vice President*

William L. Howard
*Clerk of Corporation*

Malcolm V. Cann
*Treasurer*

Wilfred H. Creighton
Dorothy Y. McKay
*Assistant Treasurers*

*Trustees*

†J. P. Barnes
M. V. Cann
*W. B. Downey
E. F. Endicott
*L. W. Foster
†L. L. Howard
W. L. Howard
*J. C. Loring
†M. C. Newell
L. F. Niles
*J. A. Parrish
C. Salmon
P. A. Stoddard
*A. W. Tweedy

Deposits go on interest first business day of each month

Dividends are payable April 15 and October 15

*Member of Board of Investment.
†Member of Auditing Committee.

## HOLYOKE

**Holyoke Savings Bank**
**143 Chestnut Street**

Date of Incorporation, February 21, 1855

**Branch Office**
**20 Canal Street**

William H. Smith, 2nd
*President*
Edward P. White
*Vice President*
Edward F. Day
*Clerk of Corporation*
Earl Duncan
*Treasurer*

Leonard M. Baldwin
*Vice Treasurer*
Joseph H. Benger
Frederic F. Isakson
William M. Minkley
Walter R. Noffke
Gerard P. Richards
*Assistant Treasurers*

*Trustees*

†B. Alderman
H. H. Allen
*S. R. Allyn
J. L. Barowsky
J. S. Begley
*R. F. Blount
J. W. Coffman
E. F. Day
*E. Docherty
M. A. Donahue
W. Dwight
*R. J. Harrington
†R. E. McCorkindale
†G. F. Murray
R. R. Nickerson
L. F. Oldershaw
R. H. Russell, Jr.
L. J. Simard
P. S. Sinclair
*W. H. Smith, 2nd
*H. J. Szewczynski
R. P. Towne
E. P. White
R. C. Whiting

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

**Mechanics' Savings Bank**
**347 Dwight Street**

Date of Incorporation, March 19, 1872

**Branch Offices**
**1642 Northampton Street**
**40 Bridge Street, South Hadley Falls**

Wayne Alderman
*President*
Robert F. Batchelor
John M. Dorman
Arthur E. Sheldon
*Vice Presidents*
Frank E. Button
*Clerk of Corporation*

Robert F. Batchelor
*Treasurer*
James G. Haggerty
Robert C. Henneman
Eleanor W. Malone
*Assistant Treasurers*

*Trustees*

*W. Alderman
†E. H. Allen
E. P. Bagg, III
R. E. Barrett, Jr.
*H. V. Burgee
F. E. Button
F. H. Cataldo
H. J. Corcoran
†J. T. Downing
*D. R. Dwight
J. N. Hazen (Hon.)
C. H. Kent (Hon.)
†O. C. Kohler
A. J. Marquis
E. W. Mason
C. F. Moriarty (Hon.)
N. S. Reynolds
A. Saltman
*A. E. Sheldon
*R. K. Steiger
R. M. Weiser (Hon.)

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 30 and October 31

**Peoples Savings Bank**
**314 High Street**

Date of Incorporation, March 19, 1885

Lewis J. Lamont
*President*
Donald R. Taber
*Vice President*
Donald McCorkindale
*Clerk of Corporation*

Warren A. Rhoades
*Treasurer*
Stephen W. Carpenter, Jr.
Michael J. Clifford
Paul T. Smith
*Assistant Treasurers*

Russell L. Davenport
*Chairman of Board*

*Trustees*

E. C. Alger
†F. P. Barrett
†A. F. Bollenbach
R. A. Brainerd
B. W. Childs
J. V. Czelusniak
*R. L. Davenport
†J. E. Driscoll
*F. R. Green
H. V. Higgins
P. M. Judd (Hon.)
*L. J. Lamont
*V. A. Langelier, Jr.
D. McCorkindale
W. J. Mills (Hon.)
D. J. O'Connell
S. Resnic
W. G. Rogers
*D. R. Taber

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 30 and October 31

## HOPKINTON

**Holliston-Hopkinton Savings Bank**
**10 Main Street, Hopkinton**

Date of Incorporation, March 23, 1867

**Branch Office**
**763 Washington Street, Holliston**

Edward G. Fischer
*President*
William T. Hamilton
Louis J. Maeder
*Vice Presidents*
Wallace P. Watts
*Clerk of Corporation*

Milton C. Kling
*Treasurer*
Isabelle T. Gunn
Doris M. Taylor
Beatrice H. Holt
Erma I. Mouzar
*Clerk of Corporation*

*Trustees*

E. H. Adams
*R. H. Adams
†C. O. Bartlett
C. C. Cleverly
†F. F. Cole
†L. H. Cox
*F. B. Doughty
*L. P. Eagles
C. D. Farrar
†E. F. Fecteau
E. G. Fischer
R. D. Fisher
†E. W. Flood
I. T. Gunn
*W. T. Hamilton
E. S. Holbrook
K. M. Holt
M. C. Kling
*L. J. Maeder
*C. H. Melvin
G. W. Morse
*E. D. Olmstead
S. D. Olmstead
F. R. Sullivan
A. C. Waite (Hon.)
W. P. Watts
H. S. Wells
C. A. Williams
*H. B. Youngling

Deposits go on interest last business day of each month if made on or before the ninth day of the following month

Dividends are payable last business day of April and October

*Member of Board of Investment.
†Member of Auditing Committee.

## HUDSON

**Hudson Savings Bank**
**42 Main Street**

Date of Incorporation, February 26, 1869

Clarence H. Robinson, *President*
Donald H. Wheeler, *Treasurer*
Ralph Fieldsend
Harold A. Priest
*Vice Presidents*
Lillian M. Brigham
*Assistant Treasurer*
August G. Bonazzoli
*Clerk of Corporation*

*Trustees*

A. G. Bonazzoli
†H. J. Danner
R. T. Dawes
†H. G. Field
A. T. Fieldsend
*R. Fieldsend
I. G. Gould
*R. C. Holden
W. T. Hood
*C. T. Lamson
D. F. Lamson
†E. F. Morgan, Jr.
A. K. Parker
J. J. Plant
*H. A. Priest
*C. H. Robinson
J. H. Schaaf
W. F. Smith
D. H. Wheeler
H. C. Whitcomb

Deposits go on interest fifteenth day of each month if made on or before the twenty-fourth day of the month

Dividends are payable January 15 and July 15

## IPSWICH

**Ipswich Savings Bank**
**23 Market Street**

Date of Incorporation, March 20, 1869

Augustus J. Barton, Jr., *President*
Melvin W. Buker, *Treasurer*
Charles E. Goodhue, Jr., *Exec. Vice President*
Robert G. VanHorn
James C. Lahar
*Assistant Treasurers*
Paul R. Goodhue
Gardiner A. Bolles
*Vice Presidents*
Francis H. Whipple
*Clerk of Corporation*

*Trustees*

M. C. Arthur
*A. J. Barton, Jr.
*G. A. Bolles
L. B. Burnham
*B. K. Collins
F. L. Collins
†K. A. Ebinger
C. E. Goodhue, Jr.
*P. R. Goodhue
W. E. Hall
*S. H. Perley
†J. Richardson
J. L. Tedford
†F. H. Whipple

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

## LAWRENCE

**Broadway Savings Bank**
**454 Essex Street**

Date of Incorporation, March 9, 1872

Arthur Sweeney, *President*
Ernest W. Roebuck, *Treasurer*
Ernest W. Roebuck
*Vice President*
Raymond J. Telford
*Assistant Treasurer*
Roland H. Sherman
*Clerk of Corporation*

*Trustees*

*J. F. Bacigalupo
J. H. Barrington
†J. T. Batal
J. L. Dean
J. F. Glynn
G. W. Hamblet
G. W. Hamblet, Jr.
F. B. Kittredge
S. F. LoPiano, Jr.
C. J. McCabe
C. D. McDuffie
†M. J. Meyers
E. W. Roebuck
R. H. Sherman
*C. F. Smith
*H. M. Stillman
*A. Sweeney
W. N. Webster
*E. L. Wilkinson

Deposits go on interest last business day of each month

Dividends are payable last business day of April and October

**Community Savings Bank**
**450 Essex Street**

Date of Incorporation, May 8, 1933

**Branch Office**
**305 South Broadway**

J. Joseph Muldowney, *President*
Robert J. Fraser, *Treasurer*
John J. Dineen, Jr.
*Vice President*
Fernand A. Bernardin
*Clerk of Corporation*

*Trustees*

F. A. Bernardin
S. H. Brennan, Jr.
*W. T. Bride
*M. J. Caplan
J. A. Comber
J. J. Dineen, Jr.
J. P. S. Doherty
*J. E. Fenton
R. J. Fraser
G. E. Goodman
*A. E. Jewell
M. A. Landers
F. J. Leone
T. Longworth
*J. J. Muldowney
†D. J. Murphy, Jr.
T. J. Pearson
†J. Petralia
N. H. Rodd
†I. E. Rogers, Jr.

Deposits go on interest last business day of each month

Dividends are payable last business day of April and October

*Member of Board of Investment.
†Member of Auditing Committee.

**Essex Savings Bank**
**290–298 Essex Street**
Date of Incorporation, March 15, 1847

**Branch Offices**
**460 South Union Street**
**555 Broadway**

Winthrop Newcomb
*President*

John E. Abercrombie
Arthur R. Atkinson
Harold T. Houston
Chester W. Holland
Russell W. Knight
*Vice Presidents*

Norman L. Miller
*Treasurer*

George F. Hanson
William A. Hilbert
*Assistant Treasurers*

Richard Ward
*Chairman of Board*

James H. Eaton
*Clerk of Corporation*

*Trustees*

R. R. Bernardin
†W. E. Casey
W. B. Duffy
J. H. Eaton
†L. M. Eidam
F. J. Emmett
†C. R. Harrison
*C. W. Holland
*H. T. Houston
L. N. Hutchinson
*M. W. Kenney
R. W. Knight
W. Newcomb
*R. Ward
R. A. Watters
*R. A. Woodcock

Deposits go on interest fifteenth business day of each month

Dividends are payable January 15, April 15, July 15 and October 15

**Lawrence Savings Bank**
**255 Essex Street**

Date of Incorporation, March 10, 1868

Alfred H. Smith
*President*

A. Murray Howe
Matilda G. Caliri
Lorraine C. Mulreany
Charles M. Poore
*Vice Presidents*

William H. Keller
*Clerk of Corporation*

Roger N. Bower
*Treasurer*

Donald E. Anderson
Gusta H. Larson
*Assistant Treasurers*

Harold S. Buckley
*Chairman of Board*

*Trustees*

*A. J. Battershill
*E. A. Bernardin
*H. S. Buckley
H. J. Bunting
J. V. Caliri
*B. R. Cleveland
P. D. Dalrymple
A. J. Dandreta
J. J. DiSalvo
C. G. Hatch
*A. M. Howe
H. A. Johnson
W. H. Keller
†R. G. Locke
†V. C. Manzi
V. J. Mill, Jr.
C. E. Morrison, Jr.
M. F. Norwood
*H. H. Petzold
C. M. Poore
I. W. Sargent (Hon.)
A. H. Smith
B. E. Smith
†R. A. Smith
R. W. Turner
D. Webster

Deposits go on interest last business day of the month if made on or before the ninth day of the following month

Dividends are payable last business day of April and October

## LEE

**Lee Savings Bank**
**75 Park Street**

Date of Incorporation, March 5, 1852

John P. Palmer
*President*

Earl M. Baldwin
Harry M. Keating
Albert N. Nettleton
*Vice Presidents*

Albert N. Nettleton
*Treasurer*

Alba A. Pasco
Charles M. Tacy
Barbara A. Jones
*Assistant Treasurers*

James I. Brown
*Clerk of Corporation*

*Trustees*

*E. M. Baldwin
J. I. Brown
*E. J. Cerruti
E. R. Christenson
†R. Forman
*H. M. Keating
A. N. Nettleton
*J. P. Palmer
†N. C. Tacy
†F. H. Vohr
*G. S. Wickham

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable June 1 and December 1

## LEICESTER

**Leicester Savings Bank**
**1084 Main Street**
Date of Incorporation, April 17, 1869

Warren C. Lane
*President*

Walter A. McMullin
C. John W. Sperry
*Vice Presidents*

Walter A. McMullin
*Treasurer*

William J. Harmon
*Assistant Treasurer*

Francis E. Kennedy
*Clerk of Corporation*

*Trustees*

*E. M. Bacon
P. L. Butler, Jr.
*J. W. Copeland
†P. E. Dow
†F. W. Flint
W. J. Harmon
F. E. Kennedy
*W. C. Lane
W. A. McMullin
W. A. Proctor
*R. R. Rossley
*H. O. Smith
†A. B. Southwick
*C. J. W. Sperry
*W. N. Sprague

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable June 1 and December 1

*Member of Board of Investment.
†Member of Auditing Committee.

## LENOX

**Lenox Savings Bank**
**35 Main Street**

Date of Incorporation, April 4, 1890

J. Burrell Fielding
*President*

William D. Roche
*Treasurer*

David T. Dana, Jr.
*Vice President*

Edward S. Harubin
*Assistant Treasurer*

James H. Pelton
*Clerk of Corporation*

*Trustees*

*L. H. Bull
†W. H. Clifford
*W. M. Coakley
*D. T. Dana, Jr.
D. E. Herrick
*J. B. Fielding
*W. E. Lahart
W. T. Lahart
G. E. Mole
J. H. Pelton
E. J. Roche
W. D. Roche
†J. N. Walsh
J. H. Woodger
†A. Wylie

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

## LEOMINSTER

**Leominster Savings Bank**
**15 Monument Square**

Date of Incorporation, March 16, 1865

James H. Arnold
*President*

Bowers A. Fischer
*Treasurer*

Ralph A. Robertson
Charles D. Bent
*Vice Presidents*

Bentley A. Foster
Joseph S. Kibling
*Assistant Treasurers*

Albert O. Bell
*Clerk of Corporation*

*Trustees*

*J. H. Arnold
*T. F. Bagley
A. O. Bell
*C. D. Bent
G. H. Cook, Jr.
B. A. Fischer
H. Fontaine
D. H. Goodell
W. James
*M. B. Johnson
†A. G. Kennard
D. A. Lubin
W. M. Marshall
†R. L. Newton
*R. A. Robertson
†H. L. Wilkinson

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable April 15 and October 15

## LEXINGTON

**Lexington Savings Bank**
**1776 Massachusetts Avenue**

Date of Incorporation, March 11, 1871

Richard P. Cromwell
*President*

Edward D. Duncan
*Treasurer*

Joseph R. Cotton
William G. Potter
Carroll C. Taylor
*Vice Presidents*

Frank M. Oliveira
*Assistant Treasurer*

Ronald D. Brown
*Clerk of Corporation*

*Trustees*

†R. D. Brown
J. R. Cotton
*R. P. Cromwell
R. S. Davenport
R. H. Davis
J. H. Duffy
E. D. Duncan
G. W. Emery
L. M. Foster
†G. E. Graves
R. H. Holt
L. L. Hoyt
†R. B. Kent
D. A. Lynch
E. C. Martin
*J. McLachlan
H. S. O. Nichols
*S. I. Phalen
M. T. Potter
*W. G. Potter
L. T. Redman
*C. E. Scribner
*C. C. Taylor
E. B. Worthen, Jr.

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

## LOWELL

**The Central Savings Bank**
**50 Central Street**

Date of Incorporation, March 3, 1871

Walter C. Wilson
*President*

Hans H. Schliebus
*Treasurer*

Hans H. Schliebus
*Exec. Vice President*

Harry G. Pollard
George H. Upton
*Vice Presidents*

Gerald F. Bolton
J. Donald Adams
Paul S. Rousseau
*Assistant Treasurers*

Elliott T. Cowdrey
*Clerk of Corporation*

*Trustees*

*H. E. Clayton
E. T. Cowdrey
F. B. Emerson, 2nd
J. J. Gaffney, Jr.
†P. A. Gagnon
*C. J. Lombard
N. P. Mason
†B. A. McKittrick
†R. T. Morse
H. G. Pollard
*W. L. Rust
H. H. Schliebus
W. T. Sheppard
E. B. Stevens
*G. H. Upton
*W. C. Wilson
W. C. Wilson, Jr.

Deposits go on interest tenth business day of each month

Dividends are payable tenth day of April and October

*Member of Board of Investment.
†Member of Auditing Committee.

**The Lowell Five Cent Savings Bank**
**34 John Street**

Date of Incorporation, April 12, 1854

**Branch Offices**
**200 Central Street**
**406 Boston Road, Billerica**
**35 Boston Road, Chelmsford**
**12 Vinal Square, North Chelmsford**
**1777 Main Street, Tewksbury**

Harold K. Bartlett
*President*

Edward N. Lamson
*Exec. Vice President*

Robert A. Abbott
Charles E. Boles
Arthur L. Eno
Frederick A. Flather
Earl M. Gray
Paul L. Perkins
John W. Robinson
William A. Thompson
Alvah H. Weaver
*Vice Presidents*

Edward N. Lamson
*Treasurer*

William B. Toohey
Ida A. Bell
James L. Cashman
Edwin M. Jewett
Robert C. Long
Roy A. Morgan
John C. Sherwood
Elton L. F. Silk
Gerald R. Wallace
*Assistant Treasurers*

B. Randolph Cady
*Clerk of Corporation*

Thomas T. Clark
*Chairman of Board*

*Trustees*

*R. A. Abbott
A. C. Antonopoulos
G. Archer
*H. K. Bartlett
*L. H. Beaulieu
C. E. Boles
G. E. Branch
M. J. Brown
G. A. Byam
B. R. Cady
M. S. Chute
P. H. Clark
*T. T. Clark
*A. W. Colburn
†D. F. Connors
†J. F. Conway, Jr.
J. P. Curran
A. L. Eno
C. F. Fairbanks, II
F. Flather
F. A. Flather
W. B. French
W. Georges
*E. M. Gray
H. J. Hall
B. A. Harless
†E. Harrington
J. Harvey
J. R. Havey
R. H. Hildreth
V. Hockmeyer
B. D. Lambert
E. N. Lamson
H. H. Leighton
*A. L. Levine
H. D. Macdonald
W. A. McDonnell
G. C. McIntyre
V. P. Morton
J. F. O'Donnell
*E. P. O'Loughlin
*C. R. Page
P. L. Perkins
J. W. Robinson
*J. T. Stevens
W. A. Thompson
*A. H. Weaver

Deposits go on interest fifteenth day of each month
Dividends are payable April 15 and October 15

**Lowell Institution for Savings**
**18 Shattuck Street**

Date of Incorporation, February 20, 1829

**Branch Offices**
**350 Westford Street**
**1209 Bridge Street**

Harold E. Hollingworth
*President*

Randall B. Houghton
*Vice President*

Branford S. Brennon
*Clerk of Corporation*

Robert L. Groves
*Treasurer*

Jane P. Kopycinski
*Assistant Treasurer*

Henry F. Fessenden
*Chairman of Board*

*Trustees*

G. W. Boyce
B. S. Brennon
*H. E. Clayton, Jr.
†E. F. Crane
R. E. Derby, Sr.
F. B. Downs
†H. F. Fessenden
*H. E. Hollingworth
*R. B. Houghton
J. R. Mansfield, Jr.
†R. W. McKittrick
*R. H. Olney
J. G. Picard
P. J. Spencer
*D. F. Sullivan

Deposits go on interest last business day of each month
Dividends are payable last business day of April and October

**Washington Savings Bank**
**30 Middlesex Street**

Date of Incorporation, April 6, 1892

William F. Farrell
*President*

Frank D. Donovan
Joseph W. Green
*Vice Presidents*

Raymond J. Daley
*Treasurer*

John J. Hogan, Jr.
*Assistant Treasurer*

William H. Sullivan, Sr.
*Clerk of Corporation*

*Trustees*

†T. A. Callahan
R. J. Daley
*F. D. Donovan
R. G. Drury
*W. F. Farrell
W. L. Gookin
*J. W. Green
H. W. Healey
*J. J. Hogan
M. J. Lydon
†D. L. McArdle
G. A. Ryan
J. Stagnone
†W. H. Sullivan, Sr.

Deposits go on interest tenth day of each month
Dividends are payable February 10 and August 10

*Member of Board of Investment.
†Member of Auditing Committee.

## LUDLOW

**Ludlow Savings Bank**
**33 Center Street**

Date of Incorporation, February 23, 1888

**Branch Offices**
**220 Main Street, Belchertown**
**464 Main Street, Wilbraham**
**29 Center Street**

Otto A. Peterson
*President*

Howard K. Rodenhizer
*Treasurer*

Irving J. Cordner
Robert M. Mackintosh
Stanley S. Stusick
*Vice Presidents*

William G. Milroy
Walter M. Bowles
*Assistant Treasurers*

Paul R. Baird
*Clerk of Corporation*

*Trustees*

J. C. Almeida
P. R. Baird
A. J. Boilard
H. M. Carnevale
†C. H. Colwell
I. J. Cordner
J. P. Cormack
A. H. Fuller
O. K. Gilbert
*C. F. Gillan
B. A. Hudson
†A. J. Letourneau
*F. J. Livi
*R. M. Mackintosh
*A. L. Martin
R. R. Meunier
D. B. Miller
M. R. Nakashian
*O. A. Peterson
H. K. Rodenhizer
S. S. Stusick
†A. P. Trombly
S. W. Wheeler
P. D. Wilson

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

## LYNN

**Lynn Five Cents Savings Bank**
**112 Market Street**

Date of Incorporation, May 15, 1855

**Branch Offices**
**286 Humphrey Street, Swampscott**
**New England Shopping Center, Saugus**

Crawford H. Stocker, Jr.
*President*

Harold P. Symmes
*Treasurer*

Lawrence E. Brown
Chester L. Nourse, Jr.
*Vice Presidents*

William H. Goss
Carl R. Perry
Gertrude E. Majeska
*Assistant Treasurers*

Taylor B. Yeakley
*Clerk of Corporation*

*Trustees*

†J. M. Barnes
*S. W. Bradley
*R. P. Breed
R. P. Breed, Jr.
W. J. Breed
L. E. Brown
†H. A. Durkee
C. E. Harwood
†J. J. Heffernan
†J. M. Hoague
†R. F. Hunter
L. B. Leonard
L. V. MacDuff
C. L. Nourse, Jr.
G. E. Rafferty
*T. W. Rogers
*M. W. Rolfe
C. F. Smith, Jr.
D. H. Smith
H. C. Smith
*C. H. Stocker, Jr.
H. P. Symmes
T. B. Yeakley

Deposits go on interest first business day of each month

Dividends are payable January 10 and July 10

**Lynn Institution for Savings**
**25 Exchange Street**

Date of Incorporation, June 20, 1826

**Branch Offices**
**134 Boston Street**
**771 Salem Street, Lynnfield**

Howard L. Huxtable
*President*

Charles E. Cain
*Treasurer*

Alfred E. Chase
Henry R. Mayo, Jr.
*Vice Presidents*

Harry E. Fuller
William E. Quinn
John R. Sullivan
*Assistant Treasurers*

Frederick E. Bowers
*Clerk of Corporation*

*Trustees*

D. F. Allen
H. E. Ayer
R. Barnet
†F. E. Bowers
T. S. Bubier
C. E. Cain
*A. E. Chase
*T. D. Chatfield
†V. A. Childs
†J. A. Cook
A. B. Durkee
W. N. Eichorn
W. N. Farquhar
L. U. Fuller
*H. L. Huxtable
R. H. Illingworth
*H. M. Kelley
*H. R. Mayo, Jr.
M. F. McGrath
G. R. Morgan
C. B. Newhall
R. N. Nichols
J. F. Phillips
*E. B. Redfield, Jr.
H. L. Ross
S. Shmishkiss
A. H. Stiles, Jr.
T. D. Welch

Deposits go on interest first business day of each month

Dividends are payable last business day of January, April, July and October

## MALDEN

**Malden Savings Bank**
**399 Main Street**

Date of Incorporation, April 2, 1860

**Branch Offices**
**28 Lebanon Street**
**443 Charles Street**

A. George Gilman
*President*

Neil MacInnis
*Treasurer*

J. William Collins
Neil MacInnis
*Vice Presidents*

Horace F. Lind
Carl A. Carlberg
Charles D. McBride
Malcolm W. Brown
David McCoubrey
Daniel Blake
Theodore Parsons
Ronald A. Robinson
*Assistant Treasurers*

Laura B. Lane
*Clerk of Corporation*

A. George Gilman
*Chairman of Board*

*Trustees*

E. J. Bushell
E. B. Chesley
†L. J. Clark
*J. W. Collins
*C. H. Dennis
G. Downie
W. H. Fisher
M. R. Flynn, Jr.
R. P. Gabriel
*N. A. Gallagher
*A. G. Gilman
B. E. Green
C. L. Hamilton
R. Hardwick
†R. W. Horne
*E. L. Kimball
H. J. Koniares
N. MacInnis
A. W. Miner
*J. A. Plummer
†C. F. Springall
L. T. West

Deposits go on interest tenth day of each month

Dividends are payable April 15 and October 15

*Member of Board of Investment.
†Member of Auditing Committee.

## MARBLEHEAD

**Marblehead Savings Bank**
**21 Atlantic Avenue**

Date of Incorporation, March 18, 1871

Walter S. Williams
*President*

James J. Hourihan
George L. MacDonald
James N. Skinner
*Vice Presidents*

Wilbur T. Moulton
*Treasurer*

Louise T. Magee
Wilbur L. Durocher, Jr.
*Assistant Treasurers*

Gordon E. Peach
*Clerk of Corporation*

*Trustees*

*W. B. Ball
E. B. Brown
J. E. Canniffe
L. E. Clark
†W. T. Foss
†C. W. Freeto
S. W. Hopkins
J. J. Hourihan
*H. A. Johnson
*G. L. MacDonald
W. Mason
†E. K. Murphy
B. G. Osborne
G. A. Parker
G. E. Peach
A. V. Rice
*J. N. Skinner
*W. S. Williams

Deposits go on interest first business day of each month

Dividends are payable April 30 and October 31

## MARLBOROUGH

**Marlborough Savings Bank**
**32 Mechanic Street**

Date of Incorporation, April 3, 1860

Edward F. Bigelow
*President*

John A. Frye
Richard S. Temple
*Vice Presidents*

Kendall G. Stephenson
*Clerk of Corporation*

Charles E. Conder
*Treasurer*

Percy G. Sharpe
David W. Potter
*Assistant Treasurers*

Edward F. Bigelow
*Chairman of Board*

*Trustees*

*J. G. Allen
*E. F. Bigelow
L. M. Craig
C. T. Daley
*R. H. Decker
G. E. Dewey
†H. T. Eager
*J. A. Frye
†R. B. Frye
G. F. Grandi
*R. A. Johnson
A. E. LeMarbre
*H. S. Morse
*R. C. Morse
G. L. Morte
C. J. O'Connell
†D. C. Provasoli
K. G. Stephenson
R. S. Temple
F. D. Walker

Deposits go on interest tenth day of each month

Dividends are payable 3rd Wednesday of January and July

## MAYNARD

**Assabet Institution for Savings**
**17 Nason Street**

Date of Incorporation, March 31, 1904

Joseph H. Edwards
*President*

Howard L. King
Raymond A. Gallant
*Vice Presidents*

Arthur R. Carlton
*Treasurer*

Gage W. Russell
*Assistant Treasurer*

Philip A. Wilson
*Clerk of Corporation*

*Trustees*

J. F. Cleary
R. O. Drechsler
*J. H. Edwards
*R. A. Gallant
R. A. Gallant
A. N. Hodgess
J. A. Kennedy
*H. L. King
†J. V. King
N. J. Morton
W. Naylor (Hon.)
H. F. Nordberg
J. Osmo
*F. A. Sanderson
W. H. Soar
C. A. Stockbridge (Hon.)
*H. E. Tuttle
†W. K. Walters
†C. A. Wetherbee
P. A. Wilson

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

## MEDFORD

**Medford Savings Bank**
**29 High Street**

Date of Incorporation, February 26, 1869

**Branch Office**
**257 Spring Street**

Philip H. Coady
*President*

Miah P. Crowley
George S. Rawlings
*Vice Presidents*

Arthur G. Stearns
*Clerk of Corporation*

Richard S. DeVeer
*Treasurer*

Thomas F. O'Connor
*Assistant Treasurer*

Philip J. Coady
*Chairman of Board*

*Trustees*

H. J. Clarke
*P. J. Coady
*M. P. Crowley
J. H. DeFina
R. S. DeVeer
J. F. Fallon, Jr.
E. J. Gaffey
H. E. Greenlaw
†G. D. Hall
H. Karp
*E. B. Munro
*R. P. O'Hanley
†J. M. O'Loughlin
G. S. Rawlings
*A. D. Risman
J. F. Rogers
†A. G. Stearns
R. H. Tasker
R. H. Wyand

Deposits go on interest fifteenth business day of each month

Dividends are payable April 25 and October 25

*Member of Board of Investment.
†Member of Auditing Committee.

## MEDWAY

**Medway Savings Bank**
**165 Village Street**

Date of Incorporation, February 20, 1871

**Branch Office**
**Corner of Main and Pleasant Streets, Millis**

George Y. Robinson
*President*

Wallace D. Wills
*Treasurer*

John E. Kirby
Aaron W. Hobart
*Vice Presidents*

Lloyd C. King
*Clerk of Corporation*

Aaron W. Hobart
*Chairman of Board*

*Trustees*

†H. W. Blethen, Jr.
R. L. Briggs
M. C. Glockner
*D. M. Gould
†G. E. Harris
*A. W. Hobart
P. J. Kenney
†P. Jos. Kenney
C. King
C. A. King
L. C. King
S. M. King
*J. E. Kirby
J. R. Labaree
E. MacCabe
T. J. McCarthy
T. J. Moore
*R. J. O'Donnell
*G. Y. Robinson
W. H. Simpson
W. D. Wills

Deposits go on interest first business day of each month

Dividends are payable on or before March 15 and September 15

## MERRIMAC

**Merrimac Savings Bank**
**2 Church Street**

Date of Incorporation, April 19, 1871

F. Leslie Viccaro
*President*

Millard B. Hills
*Treasurer*

Millard B. Hills
Ray T. Wallace
Willard T. Kelly
*Vice Presidents*

Robert L. Eckert
*Clerk of Corporation*

*Trustees*

R. F. Amazeen
†W. L. Andrews
*R. L. Buzzell
†R. C. Calnan
H. T. Daley
R. L. Eckert
M. B. Hills
R. B. Kelly
*W. T. Kelly
*C. H. Phillips
R. J. Powers
F. L. Regis, Sr.
*F. L. Viccaro
*R. T. Wallace
†H. M. Waterhouse
C. E. Whiting

Deposits go on interest fifteenth business day of each month

Dividends are payable April 25 and October 25

## MELROSE

**Melrose Savings Bank**
**476 Main Street**

Date of Incorporation, April 5, 1872

Archer F. Thompson
*President*

Adolph F. Forsberg
*Treasurer*

Lloyd B. Waring
Lester C. Peabody
*Vice Presidents*

Winship Billings
Arthur W. McPherson
*Assistant Treasurers*

George W. Newhall
*Clerk of Corporation*

*Trustees*

C. B. Bacall
*R. H. Blanchard
*T. D. Canney
H. R. Corey
*R. D. Culver
A. F. Forsberg
*L. C. Hennigar
†L. H. Keith
T. J. McArdle
G. W. Newhall
L. C. Peabody
*E. F. Proctor
A. W. Scott
J. P. Smith
*A. F. Thompson
E. H. Twitchell
*L. B. Waring
†D. E. Washburn
†D. A. Welch
H. B. Wilder

Deposits go on interest fifteenth day of each month

Dividends are payable April 18 and October 18

## MIDDLEBOROUGH

**Middleborough Savings Bank**
**1 South Main Street**

Date of Incorporation, March 15, 1873

Fletcher Clark, Jr.
*President*

Henry C. Humphreys
*Treasurer*

Lewis F. Harding
Frederick S. Weston
*Vice Presidents*

Leslie M. Woodward
*Assistant Treasurer*

John G. Howes
*Clerk of Corporation*

*Trustees*

S. F. Alger
G. R. Austin
F. J. Carey
*F. Clark, Jr.
R. O. Delano
*L. F. Harding
†R. G. Hinckley
J. G. Howes
H. C. Humphreys
B. A. Iseminger
T. F. Mendall
†D. G. Reed
N. D. Ryder
*A. F. Soule
G. Ward Stetson
†E. E. Thomas
R. W. Tillson
C. P. Washburn, Jr.
*F. S. Weston
*J. C. Whitcomb

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 5 and October 5

*Member of Board of Investment.
†Member of Auditing Committee.

## MILFORD

**Milford Savings Bank**
**232 Main Street**

Date of Incorporation, April 24, 1851

John L. Carrier
*President*

Robert H. Curtiss
Percy L. Walker
*Vice Presidents*

Louis N. Ianzito
*Treasurer*

William W. Collier
*Assistant Treasurer*

Arthur W. Peterson
*Clerk of Corporation*

*Trustees*

I. G. Ammen
*J. L. Carrier
J. E. Carter
*R. H. Curtiss
†M. J. DeCesare
*G. W. Ellis
†J. D. Gannett
A. W. Peterson
*G. A. Shaw
R. T. Symonds
*S. D. Vincent
P. L. Walker
†L. Zocchi

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 15 and October 15

## MILLBURY

**Millbury Savings Bank**
**105-109 Elm Street**

Date of Incorporation, April 10, 1854

Baylis G. Aldrich
*President*

Arthur L. Ducharme
Raymond R. Stevens
*Vice Presidents*

Waldo W. Horne
*Treasurer*

Dudley F. Bowker
*Assistant Treasurer*

James B. Manning
*Clerk of Corporation*

*Trustees*

*B. G. Aldrich
*F. H. Barnett
*C. C. Berthiaume
D. F. Bowker
*A. L. Ducharme
N. G. Hodgman
*W. D. Horne
W. W. Horne
†J. B. Manning
D. S. Smith
*R. R. Stevens
G. B. Stowe
†O. H. Stowe
†H. E. Swenson
W. J. Wallis

Deposits go on interest first business day of each month

Dividends are payable January 15 and July 15

## MILTON

**Milton Savings Bank**
**40 Adams Street**

Date of Incorporation, May 18, 1905

**Branch Office**
**561 Adams Street**

Richard H. Schmidt
*President*

Edward C. Johnson, II
Walter S. Robbins
*Vice Presidents*

Roland Gray, Jr.
*Clerk of Corporation*

Robert R. Gay, Jr.
*Treasurer*

Martha M. Wiswell
Hazel Plunkett
Warren A. Williams
*Assistant Treasurers*

Walter S. Robbins
*Chairman of Board*

*Trustees*

B. R. Alexander
†C. F. Batchelder
†F. S. Brooks
G. J. Cronin
†P. F. Dudley
*E. Dyson
A. Fay
F. B. Frederick
J. Goostray
R. S. Hadlock
*E. C. Johnson, II
H. W. King
*A. J. Kinnealey
*M. Perkins
*W. S. Robbins
*R. H. Schmidt
*C. V. Vappi
E. E. Wendell

Deposits go on interest last business day of each month

Dividends are payable last business day of January, April, July and October

## MONSON

**Monson Savings Bank**
**146 Main Street**

Date of Incorporation, March 27, 1872

William H. Anderson
*President*

John D. Aldrich
*Exec. Vice President*

Carlos C. McCray
John P. Moriarty
*Vice Presidents*

John D. Aldrich
*Treasurer*

Edward A. Kozikowski
*Assistant Treasurer*

Omer E. Bradway
*Clerk of Corporation*

*Trustees*

*J. D. Aldrich
B. P. Anderson
W. H. Anderson
O. E. Bradway
†Y. H. Brown
E. DeSantis
*F. B. Haley
†T. J. Hilliard
W. Kimber
*C. C. McCray
W. D. McCray
*J. P. Moriarty
J. J. Mullen
*C. H. F. Osborn
†H. A. Pease
G. E. Rogers
S. L. Young

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

*Member of Board of Investment.
†Member of Auditing Committee.

## MONTAGUE

**Crocker Institution for Savings**
**52 Avenue A**
**(Turners Falls District)**

Date of Incorporation, April 3, 1869

James A. Gunn
*President*

Austin J. Blood
*Exec. Vice President*

Marvin J. Haigis
*Vice President*

Austin J. Blood
*Treasurer*

Joseph J. Zamojski
*Assistant Treasurer*

Earle A. Brown
*Clerk of Corporation*

*Trustees*

*A. Abercrombie
C. E. Bankwitz
*A. J. Blood
†E. A. Brown
G. E. Clapp
J. A. Gunn
*M. J. Haigis
E. E. Koch
G. Koch (Hon.)
R. A. Lizotte
†F. A. M. Milkey
†P. D. Shanahan
*L. J. Starbuck
R. M. Trudel
S. Winch

Deposits go on interest first day of the month if made on or before the ninth day of the month

Dividends are payable last business day of April and October

## NANTUCKET

**Nantucket Institution for Savings**
**2 Orange Street**

Date of Incorporation, April 2, 1834

Alcon Chadwick
*President*

Ralph I. Bartlett
Ormonde F. Ingall
*Vice Presidents*

Leroy H. True
*Clerk of Corporation*

Douglas E. Knotts
*Treasurer*

Cecil Richrod, Jr.
*Assistant Treasurer*

Alcon Chadwick
*Chairman of Board*

*Trustees*

A. R. Baker
*J. S. Barrett
*R. I. Bartlett
*W. C. Brock
*A. Chadwick
*C. C. Coffin
*H. B. Coleman
†A. F. Egan, Jr.
†W. A. Fordyce
J. J. Gardner, 2nd
N. P. Giffin
*H. Gordon, Jr.
O. F. Ingall
†G. W. Jones
G. M. Lake
C. R. Morris
C. H. Murray
R. E. Sanguinetti
L. H. True

Deposits go on interest third day of the month if made on or before the tenth day of the month

Dividends are payable January 10 and July 10

## NATICK

**Natick Five Cents Savings Bank**
**6 Main Street**

Date of Incorporation, April 5, 1859

Arthur B. Fair
*President*

George S. Hodgson
Milton W. Fairbanks
*Vice Presidents*

Thacher H. Fisk
*Clerk of Corporation*

Karl A. Bremner
*Treasurer*

Lloyd A. Baker
Stanley S. Cole
George E. Lamprey
*Assistant Treasurers*

Arthur B. Fair
*Chairman of Board*

*Trustees*

K. A. Bremner
*A. B. Fair
*M. W. Fairbanks
T. H. Fisk
G. F. Fiske
*J. R. Hayes
†J. A. Hill, Jr.
*G. S. Hodgson
†T. H. Hoyt
†F. A. Moeller
E. R. Noyes
T. F. Quinn
T. F. Russell
E. C. Williams
*J. F. Yeager

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

## NEW BEDFORD

**New Bedford Five Cents Savings Bank**
**791 Purchase Street**

Date of Incorporation, April 14, 1855

W. Kempton Read
*President*

Bruce Alexander
Karl P. Goodwin
*Vice Presidents*

Robert B. MacLeod
*Clerk of Corporation*

Bruce Alexander
*Treasurer*

Real R. Breton
Edward Aspin
Clinton N. Tripp
Richard S. Marchisio
William H. H. Manchester, Jr.
*Assistant Treasurers*

W. Kempton Read
*Chairman of Board*

*Trustees*

B. Alexander
C. F. Broughton
J. M. Bullard
*J. A. Collins
M. M. Duff
G. H. Gendron
*K. P. Goodwin
†N. H. Hayes
†W. R. Hindle
R. B. MacLeod
G. W. Parker
W. E. Parker
F. O. Quinn
E. P. Read
J. H. Read
*W. K. Read
*A. G. Seabury
*P. Sweeney
*C. H. Wardwell
†F. K. White
*E. H. Wing

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 10 and October 10

*Member of Board of Investment.
†Member of Auditing Committee.

**New Bedford Institution for Savings**
**174 Union Street**

Date of Incorporation, June 16, 1825

**Branch Offices**
**1743 Acushnet Avenue**
**10 Rodney French Boulevard**
**821 Rockdale Avenue**
**169 Rockdale Avenue, Dartmouth**

Gordon D. Larcom
*President*

Edmund Rigby
Frank G. King
John Carr
*Vice Presidents*

James B. Buckley
*Clerk of Corporation*

Frank G. King
*Treasurer*

Donald M. Chace
Philip F. Danforth, Jr.
John Carr
Arnold R. Griffiths
*Assistant Treasurers*

Seabury Stanton
*Chairman of Board*

*Trustees*

C. G. Akin, Jr.
F. E. Anderson
C. Beckman
†C. A. W. Best
J. B. Buckley
†A. D. Delano
*P. C. Dirksen
M. F. Downey
J. Duff, III
*J. F. Glennon
J. J. Gobell
†W. G. Hughes
J. D. Kenney
F. G. King
E. S. Knowles
*G. D. Larcom
M. M. Lyons
R. M. Mitchell
W. M. Owens
*H. J. Perry
W. H. Potter
*O. Prescott, Jr.
*E. Rigby
F. Simpson
J. A. Smith
J. K. Stanton
*S. Stanton
*R. S. Stringer
M. Walter, Jr.
E. T. Wilson

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable April 10 and October 10

## NEWBURYPORT

**Institution for Savings, in Newburyport and its vicinity**
**93 State Street**

Date of Incorporation, January 31, 1820

Emery Hollerer
*President*

George L. Hosford
Joseph W. Knapp
Willis F. Atkinson
*Vice Presidents*

John H. Pramberg, Jr.
*Treasurer*

William H. Carter
*Clerk of Corporation*

Emery Hollerer
*Chairman of Board*

*Trustees*

L. E. Atkinson
W. F. Atkinson
W. J. Bickford, Jr.
W. H. Carter
W. S. Currier
M. L. Dodge
*E. Hollerer
*G. L. Hosford
*R. B. Hoyt
J. W. Knapp
L. M. Little
W. P. Lowell, Jr.
R. R. McKinney
F. V. Noone
†H. W. Noyes
*W. R. Noyes
†A. S. Page, Jr.
L. C. Peirce
L. B. Phister
J. L. Potter
J. H. Pramberg, Jr.
†K. A. Reynolds
H. R. Rogers
*M. B. Wood

Deposits go on interest fifteenth day of each month

Dividends are payable April 25 and October 25

**Newburyport Five Cents Savings Bank**
**63 State Street**

Date of Incorporation, April 24, 1854

Charles W. Morse
*President*

William A. Kinsman
Laurence Hayward
*Vice Presidents*

Grace A. Stevens
*Clerk of Corporation*

William H. Willis
*Treasurer*

Frank L. Currier
*Assistant Treasurer*

Charles W. Morse
*Chairman of Board*

*Trustees*

†J. T. Connolly
F. L. Currier
H. G. Currier
R. B. Davenport
W. G. Dodge
*E. Dunning
L. Hayward
E. E. Hicken
†M. K. Hoyt
†A. S. Johnson
*R. W. Johnson
†A. V. Kelleher
W. A. Kinsman
*C. W. Morse
C. W. Morse, Jr.
†B. Pearson
B. Pearson, Jr.
B. Poor
E. C. Shepard
R. A. Webb
J. H. Welch
*C. E. Whitley

Deposits go on interest first day of the month if made on or before the third day of the month

Dividends are payable last business day of April and October

## NEWTON

**Newton Savings Bank**
**1188 Centre Street (Newton Center District)**

Date of Incorporation, June 17, 1831

**Branch Offices**
**289 Washington Street**
**9 Boylston Street, Chestnut Hill**
**43 Lincoln Street, Newton Highlands**
**133 Chapel Street, Needham**
**571 Washington Street, Wellesley**

Frederick C. Ober
*President*

Benjamin F. Louis
Frederick S. Bacon
Douglass B. Francis
*Vice Presidents*

Arthur K. Wells
*Clerk of Corporation*

Benjamin F. Louis
*Treasurer*

Arnold E. Worth
Donald P. Frail
Ralph S. E. Sanguinetti
*Vice Treasurers*

George W. Arbuckle
David R. Donald
Richard L. Linden
H. W. Mercer
Ronald E. Seested
John S. Stevens
Raymond B. Thomas
*Assistant Treasurers*

*Trustees*

C. H. Alvord
R. R. Amesbury
*W. R. Amesbury
*F. S. Bacon
†E. G. Bates
J. M. Bierer
R. M. Binney
H. S. Bothfeld
T. L. Buell
†D. J. Edwards
F. L. Farwell
*D. B. Francis
N. I. Greene
H. W. Hardy
H. Harwood
*F. A. Hawkins
B. F. Louis
F. A. McDermott
R. M. Nichols
*F. C. Ober
L. S. Pruyne
W. H. Raye, Jr.
W. H. Rice
M. E. Sholkin
E. P. Stevenson
J. M. Tomb
†W. H. Vogler
C. H. Walker
A. K. Wells
H. Whitmore, Jr.
R. A. Winslow

Deposits go on interest tenth day of the month

Dividends are payable January 10 and July 10

*Member of Board of Investment.
†Member of Auditing Committee.

**West Newton Savings Bank**
**1314 Washington Street**
**(West Newton District)**

Date of Incorporation, March 10, 1887

**Branch Office**
**19 Pelham Island Road, Wayland**

Kenneth W. Rogers
*President*

Robert P. Lurvey
*Treasurer*

William F. Chase
Maxwell P. Gaddis
*Vice Presidents*

Paul L. Shakespeare
*Assistant Treasurer*

Charles J. A. Wilson
*Clerk of Corporation*

*Trustees*

*E. G. Angevine
*R. P. Atwood
A. G. Barron
*B. J. Bowen
*N. D. Bugbee
*W. F. Chase
D. Danner
†R. L. FitzGerald
M. P. Gaddis
D. L. Gibbs
*J. W. Kellar
*K. W. Rogers
N. W. Swinton
†R. Wengren
†C. J. A. Wilson

Deposits go on interest tenth business day of each month

Dividends are payable January 15 and July 15

## NORTH ADAMS

**North Adams Hoosac Savings Bank**
**93 Main Street**

Date of incorporation, April 26, 1848

V. Herbert Gordon
*President*

Lloyd P. Tyrer
*Exec. Vice President*

Leon K. Berry, Jr.
James F. Burns
Bernard K. Garceau
Richard E. Pierce
*Vice Presidents*

Lloyd P. Tyrer
*Treasurer*

Leon K. Berry, Jr.
Bernard K. Garceau
Raymond P. Ranzoni
*Assistant Treasurers*

L. Louis SanSoucie
*Clerk of Corporation*

John W. Bond
*Chairman of Board*

*Trustees*

L. K. Berry, Jr.
*J. W. Bond
J. F. Burns
†J. F. Campbell
†E. H. Clark
H. W. Clark, II
†J. Deans
†M. L. Dempsey
E. F. Flynn
B. K. Garceau
*P. J. Geraghty
H. S. Gordon
*V. H. Gordon
F. H. Hayden
H. J. Hewat
G. H. Higgins
J. H. Hunter
R. A. Hunter
P. F. Kittredge
†J. H. Lev
T. W. Lewis
R. I. Manuel
*R. E. Pierce
*G. L. Quinn
A. O. Rosenthal
L. L. SanSoucie
†H. H. Schell
L. P. Tyrer
R. E. Wall
E. L. Ward
J. D. Washburn

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

## NORTHAMPTON

**Florence Savings Bank**
**85 Main Street (Florence District)**

Date of Incorporation, February 14, 1873

Theodore F. Behringer
*President*

Stanley Clark
*Exec. Vice President*

Edward L. O'Brien
Arthur W. Cook
*Vice Presidents*

Harold J. Forsander
*Treasurer*

Barbara C. Jager
Donald F. Donahue
*Assistant Treasurers*

Erwin M. Hill
*Clerk of Corporation*

Theodore F. Behringer
*Chairman of Board*

*Trustees*

*C. H. Addis
†W. E. Bailey
*T. F. Behringer
*A. W. Borawski
S. Clark
*A. W. Cook
J. J. Curran
H. J. Forsander
†E. M. Hill
H. Jekanowski
†A. W. King
E. L. O'Brien
J. E. O'Donnell
*M. L. Sender
P. F. Spencer

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable April 15 and October 15

**Nonotuck Savings Bank**
**80 Main Street**

Date of Incorporation, February 9, 1899

Sterling R. Whitbeck
*President*

Sidney F. Smith
Earle M. Parsons
*Vice Presidents*

John L. Banner
*Clerk of Corporation*

Arthur M. Livingstone
*Treasurer*

Mabel M. Duval
*Assistant Treasurer*

Sterling R. Whitbeck
*Chairman of Board*

*Trustees*

†J. L. Banner
R. C. Barstow
W. C. Bird
†S. M. Campbell
C. DeBruler
C. N. DeRose
*H. A. Dragon
†F. Goldstaub
D. B. Jennison
*J. J. Kelleher
A. M. Livingstone
E. M. Parsons
*S. F. Smith
L. A. Stevens
*E. R. Stone
D. D. Sullivan
*S. R. Whitbeck

Deposits go on interest first day of each month if made on or before the tenth day of the month

Dividends are payable June 1 and December 1

*Member of Board of Investment.
†Member of Auditing Committee.

**Northampton Institution for Savings**
**109 Main Street**
Date of Incorporation, March 1, 1842

Edward T. Heaphy
*President*
Dana J. Lowd
*Vice President*
Frank E. Tuit, II
*Clerk of Corporation*

John A. Weidhaas
*Treasurer*
Thomas P. Cahill
Ulysse A. Lussier
*Assistant Treasurers*

Edward T. Heaphy
*Chairman of Board*

*Trustees*

*E. L. Arnold
†A. C. Bardwell
K. B. Bowen
†T. F. Corriden
†W. E. Denny
W. W. Dunn
*E. P. Dunphy
*E. T. Heaphy
*D. J. Lowd
F. P. Lyons
M. F. Narum
*F. R. Plumb
C. H. Salls
F. E. Tuit, II
J. A. Weidhaas

Deposits go on interest first business day of each month
Dividends are payable April 1 and October 1

## NORTH ATTLEBOROUGH

**Attleborough Savings Bank**
**48 North Washington Street**

Date of Incorporation, February 2, 1860

**Branch Office**
**8 Park Street, Attleboro**

James W. Hull
*President*
Harry P. Jones
Edward F. Kurtz
*Vice Presidents*

Albert P. Totten
*Treasurer*
Paul J. Silvia
Roswell H. Smith
*Assistant Treasurers*

Laurence W. Wilkin
*Clerk of Corporation*

*Trustees*

W. B. Allen
G. G. Bergh
*D. S. Bishop
E. H. Cummings, Jr.
*A. A. Gordon
*H. B. Gowen
R. M. Horton (Hon.)
C. A. Howard, Jr.
*J. W. Hull
H. P. Jones
*E. F. Kurtz
E. F. Leach (Hon.)
P. F. Leach
*J. J. McCarte
†G. E. Nerney
*S. C. Rice
H. H. Sweet
†F. T. Westcott
†L. W. Wilkin

Deposits go on interest last day of the month if made on or before the seventh day of the following month
Dividends are payable last business day of April and October

## NORTHBRIDGE

**Whitinsville Savings Bank**
**Memorial Square**
**(Whitinsville District)**

Date of Incorporation, March 19, 1872

Philip B. Walker
*President*
J. Hugh Bolton
Payson H. Reed
*Vice Presidents*
John T. Ransom
*Treasurer*

Charles P. Bartlett
William S. Gould
Louis E. Hoisington
*Assistant Treasurers*
Delwyn K. Barnes
*Clerk of Corporation*

*Trustees*

†A. C. Adams
H. C. Andrews
D. K. Barnes
L. Beinema
J. H. Bolton
J. H. Bolton, Jr.
*G. T. Brown
*B. E. Clough
†W. C. Commons
W. P. Dutemple
O. Francis
*R. J. Frost
*H. E. Hoyt
*W. G. Kuekan
H. Moss
*P. H. Reed
W. Sharawara
†W. A. Spratt
H. VanderBaan
*P. B. Walker
R. R. Wood

Deposits go on interest first business day of each month
Dividends are payable April 30 and October 31

## NORTH BROOKFIELD

**North Brookfield Savings Bank**
**35 Summer Street**

Date of Incorporation, March 3, 1854

Francis C. Rooney
*President*
Linwood F. Fullam
Thomas F. Cuddy
*Vice Presidents*

Lowell E. Toepfer
*Treasurer*
Florence G. Cronin
*Assistant Treasurer*

Edward W. Varnum
*Clerk of Corporation*

*Trustees*

A. L. Beaudette
†H. S. Bennett
†F. Cooke
*D. L. Crooks
T. F. Cuddy
*L. F. Fullam
J. C. Griffith (Hon.)
†F. D. Hayes
*L. A. Herard
*A. W. Krusell
J. W. Learnard
H. T. Mason (Hon.)
T. J. O'Boyle
J. M. Richardson, Jr.
*F. C. Rooney
B. M. Stevens (Hon.)
L. E. Toepfer
E. W. Varnum

Deposits go on interest first business day of each month
Dividends are payable January 1 and July 1

*Member of Board of Investment.
†Member of Auditing Committee.

## NORWELL

**South Scituate Savings Bank**
**Main and River Streets**
**Date of Incorporation, April 2, 1834**

George C. Dumas
*President*

Kenneth L. Torrey
*Treasurer*

Henry R. Sewell
*Vice President*

Andrew G. Gordon
*Clerk of Corporation*

*Trustees*

E. Amazeen
R. Chandler
*G. Dumas
†H. Fogg
H. Ford
†R. Gaudette
*L. Phillips, 2nd
*D. Richardson
*H. Sewell
N. Tilden
K. Torrey
†H. Turner
S. Vincent
*A. Virtue

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable February 10 and August 10

## ORANGE

**Orange Savings Bank**
**11 West Main Street**
**Date of Incorporation, March 30, 1871**

Robert MacGregor, Jr.
*President*

Sidney N. Fletcher, Jr.
*Treasurer*

Clarence W. Hayden
*Vice President*

James R. Kimball
*Clerk of Corporation*

*Trustees*

N. F. Batchelor
†J. T. Bone
J. E. Botti
E. E. Cormier
W. H. Gibbs (Hon.)
*C. W. Hayden
J. R. Kimball
*R. MacGregor, Jr.
*W. B. Oddy
L. Plotkin
*G. T. Rosberry
*K. E. Smith
†R. E. Stowell
D. A. Witty
E. C. Witty

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable last business day of April and October

## PALMER

**Palmer Savings Bank**
**485 North Main Street**
**Date of Incorporation, March 4, 1870**

Ernest E. Hobson
*President*

Gordon J. King
*Treasurer*

Herbert W. Bishop
Robert L. McDonald
*Vice Presidents*

Carl E. Lindahl
*Assistant Treasurer*

C. Lenwood Walker
*Clerk of Corporation*

*Trustees*

G. W. Authier
*H. W. Bishop
S. G. Brooks
†J. W. Gale
*M. K. Gammons
E. A. Griswold
*E. E. Hobson
*D. J. Horgan
G. J. King
†E. D. Landen
F. G. Lindstrom
*R. L. McDonald
†A. B. Rathbone
S. Scudder
F. A. Smith
C. L. Walker

Deposits go on interest first business day of each month
Dividends are payable April 1 and October 1

## PEABODY

**Warren Five Cents Savings Bank**
**10 Main Street**

**Date of Incorporation, April 28, 1854**
**Branch Office**
**Northshore Shopping Center**

Paul M. MacGregor
*President*

John J. Kline
*Treasurer*

Lucien G. Lewis
Norman V. Crane
Donald S. Whidden
Edmond H. Lalime
Harry G. Griffen
John J. Gallagher
*Vice Presidents*

A. Louise Ellis
J. Norman Panall, Jr.
Hubert M. Snow, Jr.
*Assistant Treasurers*

Nathan F. Masterson
*Clerk of Corporation*

Paul M. MacGregor
*Chairman of Board*

*Trustees*

†A. J. Barry
†H. B. Bliss
T. A. Brady
*N. V. Crane
*D. N. Crowley
C. D. Farmer
J. J. Gallagher
*H. G. Griffen
C. W. Kessler
J. J. Kline
*E. H. Lalime
L. G. Lewis
M. J. Lynch
*P. M. MacGregor
†N. F. Masterson
H. E. Trask
N. M. Washburn
†E. W. Weaver
D. S. Whidden
E. A. Woelfel
†E. J. Woelfel

Deposits go on interest fifteenth day of each month
Dividends are payable on or before April 25 and October 25

## PITTSFIELD

**Berkshire County Savings Bank**
**24 North Street**

**Date of Incorporation, February 2, 1846**

Gardner S. Morse
*President*

J. Howard Fryer
William T. Rice
*Vice Presidents*

George P. Clayson
*Clerk of Corporation*

Thomas R. Carrington
*Treasurer*

Robert G. Disbrow
Jane M. Hoag
Bayard S. Huntley
Donald B. Kuntz
Vernon L. Striebel, Jr.
*Assistant Treasurers*

William A. Whittlesey
*Chairman of Board*

*Trustees*

*W. E. Bagg, Jr.
†G. L. Brown
†G. P. Clayson
*L. R. Connor
*F. G. Crane
F. G. Crane, Jr.
D. England, Jr.
*J. H. Fryer
S. H. Jones
*C. C. Loomis
†R. W. McCracken
*G. S. Morse
H. J. Rice
*W. T. Rice
A. S. Silverman
W. A. Whittlesey

Deposits go on interest first business day of each month
Dividends are payable April 30 and October 31

*Member of Board of Investment.
†Member of Auditing Committee.

**City Savings Bank of Pittsfield**
**116 North Street**

Date of Incorporation, April 13, 1893

**Branch Offices**
**10 Devonshire Avenue**
**436 West Housatonic Street**
**740 William Street**

Luke S. Hayden
*President*

Robert H. Bolza
*Treasurer*

Robert H. Bolza
Raymond G. LeBeau
Kenneth W. Seyffer
*Vice Presidents*

Charles H. Benz, Jr.
Clifford P. Griffin
*Assistant Treasurers*

John R. Tobey
*Clerk of Corporation*

*Trustees*

E. L. Amber
*A. R. Birchard, Jr.
R. H. Bolza
*S. Boxer
B. Crane
†R. Crane
W. B. Crawford
C. W. Curtis
S. England
*P. K. Fodder
W. R. Furey
*L. S. Hayden
†G. D. Kittredge
*C. F. Martin
F. E. May
C. B. Muzzy
F. M. Myers, Jr.
*T. C. Nelson
F. J. Quirico
†B. J. Sullivan
J. R. Tobey

Deposits go on interest first day of each month except the months of January, May, July and November, which have nine grace days

Dividends are payable last business day of April and October

## PLYMOUTH

**Plymouth Savings Bank**
**36 Main Street**

Date of Incorporation, June 11, 1828

Oliver L. Edes
*President*

Arthur G. Estes, Jr.
*Treasurer*

Arthur G. Estes, Jr.
*Exec. Vice President*

Warren M. Axford
*Assistant Treasurer*

James A. White
*Vice President*

Harold W. Baker
*Clerk of Corporation*

*Trustees*

W. M. Axford
†H. W. Baker
R. M. Briggs
*T. Brink
*E. W. Burgess
O. L. Edes
D. E. Eldridge
*A. G. Estes, Jr.
J. T. Frazier
M. H. Golden
R. W. Holm
*H. H. Lanman
†F. A. Randall
G. E. Randall
A. D. Russell
†A. V. Sgarzi
R. W. Talbot
*J. A. White

Deposits go on interest first business day of each month

Dividends are payable January 5 and July 5

**Plymouth Five Cents Savings Bank**
**44 Main Street**

Date of Incorporation, April 6, 1855

**Branch Offices**
**Bay Road, South Duxbury**
**53 Summer Street, Kingston**
**1923 Ocean Street, Marshfield**

Fred M. Rowell
*President*

Fred C. Newhall
*Treasurer*

Philip S. Barnes
*Vice President*

Kendall S. Estes
Robert D. Sampson
George W. Carter, Jr.
*Assistant Treasurers*

Maurice A. Hall
*Clerk of Corporation*

*Trustees*

*P. S. Barnes
†H. A. Boyer
B. B. Bradley
†E. W. Brewster
S. H. Brewster
*L. R. Briggs
W. J. Brown
†G. W. Cushman
R. L. Drew
M. A. Hall
H. H. Hamilton
*F. C. Hilton
A. H. Holmes
*F. C. Newhall
F. M. Rowell
B. J. Shepherd
R. M. Shiff
M. Toabe
*H. C. Weston

Deposits go on interest fifteenth day of each month

Dividends are payable January 15, April 15, July 15 and October 15

## PROVINCETOWN

**Seamen's Savings Bank**
**274 Commercial Street**

Date of Incorporation, April 15, 1851

Robert A. Welsh
*President*

William F. Silva
*Treasurer*

Myrick C. Young
George F. Miller, Jr.
*Vice Presidents*

Helen F. Rogers
*Assistant Treasurer*

Herbert F. Mayo
*Clerk of Corporation*

*Trustees*

*S. J. Benson
†D. H. Hiebert
†H. F. Mayo
*G. F. Miller, Jr.
W. H. Paige
†C. G. Peck, Jr.
A. E. Ramey
*J. F. Rosentha
R. F. Silva
*W. C. Silva
*W. F. Silva
R. A. Welsh
M. C. Young

Deposits go on interest first business day of each month

Dividends are payable January 10 and July 10

*Member of Board of Investment.
†Member of Auditing Committee.

## QUINCY

**Quincy Savings Bank**
**1374 Hancock Street**

Date of Incorporation, March 18, 1845

**Branch Office**
**371 Hancock Street, North Quincy**

Arthur I. Burgess
*President*

George H. Bonsall
*Exec. Vice President*

Robert H. Fay
*Vice President*

Morgan Sargent
*Clerk of Corporation*

George H. Bonsall
*Treasurer*

Frederick A. Sprowl
H. Maurice Hughes
Arnold O. Haskell
O. Donald Gohl
*Assistant Treasurers*

*Trustees*

G. H. Bonsall
*A. I. Burgess
C. R. Burgin
*T. S. Burgin
*W. G. Clark
*R. M. Faxon
R. H. Fay
†H. MacArthur
†R. Porter
†G. D. Reardon
M. Sargent
*J. D. Smith

Deposits go on interest fifth day of each month

Dividends are payable first Monday of January, April, July and October

## READING

**Mechanics' Savings Bank**
**643 Main Street**

Date of Incorporation, March 20, 1891

**Branch Office**
**386 Main Street, Wilmington**

Robert E. Stewart
*President*

August G. MacLeod
*Vice President*

Richard G. Moore
*Treasurer*

Richard C. Forrest
*Assistant Treasurer*

E. Hayward Bliss
*Clerk of Corporation*

*Trustees*

C. H. Amon, Jr.
E. H. Bliss
*H. B. Currell
W. H. Dee
J. B. Iverson
K. R. Ivester
G. R. Larson
*K. C. Latham
*G. M. Lothrop
A. G. MacLeod
M. R. Meikle
*R. E. Stewart
†C. Stratton
†F. D. Tanner
*P. G. Willcox

Deposits go on interest first business day of each month

Dividends are payable on and after March 10 and September 10

## RANDOLPH

**Randolph Savings Bank**
**129 North Main Street**

Date of Incorporation, April 14, 1851

**Branch Offices**
**15 Pleasant Street, Stoughton**
**50 South Franklin Street, Holbrook**

Roland H. Marden
*President*

Albert C. Wilde
Raymond E. Lyons
*Vice Presidents*

Walter C. Kane
*Treasurer*

Richard L. Batchelder
Melvin S. Monson
*Assistant Treasurers*

Charles F. Blakely
*Clerk of Corporation*

*Trustees*

*C. F. Blakely
†C. E. Claff
G. W. Hill
W. C. Kane
†F. H. Lutz
*R. E. Lyons
*H. W. Macauley
R. H. Marden
R. R. McEvoy
†J. C. Webster, Jr.
*A. C. Wilde
*L. R. Wyman

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

## ROCKLAND

**Rockland Savings Bank**
**279 Union Street**

Date of Incorporation, March 30, 1868

**Branch Office**
**49 Front Street, Scituate**

Arthur P. Wilcox
*President*

Edward J. Phelps
*Vice President*

E. Wayne Harlow
*Treasurer*

John M. Ranney
*Assistant Treasurer*

Russell Osgood
*Clerk of Corporation*

*Trustees*

J. H. Bourque
†A. R. Brewster
†D. S. Collins
*L. R. Curtis
E. W. Harlow
*M. W. Murrill
R. Osgood
H. G. Perry
*E. J. Phelps
*R. T. Phillips
N. A. Pool
J. M. Ranney
J. F. Spence, Jr.
†J. Spurr
*A. R. Wilcox

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 10 and October 10

*Member of Board of Investment.
†Member of Auditing Committee.

## ROCKPORT

**Granite Savings Bank**
**51 Main Street**

Date of Incorporation, March 21, 1884

Orren F. Smith
*President*

J. Harry Mills
*Treasurer*

J. Harry Mills
*Vice President*

Isabel L. Poole
*Assistant Treasurer*

M. Don Betts
*Clerk of Corporation*

*Trustees*

†R. M. Barker
M. D. Betts
*A. S. Brown, Jr.
*C. G. Burbank
*A. R. Carlson
N. A. Hooper
R. L. Hull
F. W. Johnson
G. N. Mackey
A. K. Marr
J. H. Mills
*N. O. B. Pearson
†J. B. Silva, Jr.
*O. F. Smith
†W. F. Tuck

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

## SALEM

**Salem Savings Bank**
**125 Washington Street**

Date of Incorporation, January 29, 1818

**Branch Office**
**Highland Avenue**

Edgar W. Johnson
*President*

Charles H. Stevens, Jr.
*Treasurer*

Leonard Clark
Charles A. Whipple
Francis J. Murphy
*Vice Presidents*

George W. Olson
Hollis B. Kuell
Robert Petersen
*Assistant Treasurers*

J. Grafton Kingsley
*Clerk of Corporation*

*Trustees*

C. N. Andrias
R. B. M. Barton
W. Chisholm
*F. P. Clark
*L. Clark
H. E. Davenport
R. W. Estey
*J. E. Farley
J. E. Fellows, Jr.
†M. F. Flynn
H. S. Holcomb
*E. W. Johnson
J. G. Kingsley
†N. M. Knowlton
*H. G. Macomber
†I. J. Martin
F. J. Murphy
W. T. Quinlan
T. Simons
C. H. Stevens, Jr.
C. F. Voorhees
W. B. Welch
*C. A. Whipple

Deposits go on interest sixteenth day of each month

Dividends are payable April 16 and October 16

**Salem Five Cents Savings Bank**
**210 Essex Street**

Date of Incorporation, March 9, 1855

**Branch Offices**
**11 State Road**
**424 Essex Street**
**2 Bay Road, South Hamilton**

Franklin A. Hebard
*President*

Bertram U. Rice
*Treasurer*

Samuel H. Batchelder
F. Carroll Sargent
Bradshaw Langmaid
Alton P. Cole, Jr.
*Vice Presidents*

Clayton W. Smith
Robert L. Howie
Robert F. McGrath
*Assistant Treasurers*

Albion B. Knowlton, Jr.
*Clerk of Corporation*

*Trustees*

L. Allen, Jr.
A. E. Anderson
†W. K. Anderson
B. T. Atwood, Jr.
E. M. Batchelder
S. H. Batchelder
*R. E. Blake
W. J. Bursaw, Jr.
H. J. Callahan
A. S. Elwell
H. S. Gilchrest
A. Goodhue, Jr.
H. J. Gourdeau
C. F. Grush
*F. A. Hebard
J. B. Hooper
H. S. Knight
C. J. Kohn
*B. Langmaid
†C. A. Mayo
†F. A. Meier
F. H. Moore
P. M. Pilcher
A. P. Putnam
B. U. Rice
*F. C. Sargent
J. R. Serafini
R. H. Thompson
*J. N. Welch
J. S. Whipple

Deposits go on interest first business day of each month

Dividends are payable February 1, May 1, August 1 and the last business day of October

## SHELBURNE

**Shelburne Falls Savings Bank**
**24-26 Bridge Street (Shelburne Falls District)**

Date of Incorporation, March 28, 1855

Elwyn J. Ball
*President*

Florence B. Adler
*Treasurer*

Henry L. Avery
*Vice President*

Elwyn J. Ball
*Chairman of Board*

Marjorie W. Peck
*Clerk of Corporation*

*Trustees*

†J. R. Amstein
H. L. Avery
*E. J. Ball
E. W. Benjamin
H. F. Brown
†H. E. Crosier
R. E. Donelson
J. A. Dunnell
A. F. Eldridge
E. R. Field
D. H. Jones
P. R. Joyce
H. E. Legate
W. E. Legate (Hon.)
†W. O. Loomis
*E. A. Milne
G. L. Mirick
*E. D. Shippee
H. A. Suprenant
*G. E. Turton
*F. S. Wood

Deposits go on interest tenth day of each month

Dividends are payable April 10 and October 10

*Member of Board of Investment.
†Member of Auditing Committee.

## SOMERVILLE

**Somerset Savings Bank**
**371 Summer Street**

Date of Incorporation, March 9, 1910

**Branch Office**
**105 Broadway**

Alfred H. Dolben
*President*

Richard V. Kiley
Earle B. Tinker
*Vice Presidents*

Richard V. Kiley
*Treasurer*

Stephen J. Dowd
*Assistant Treasurer*

Edgar M. Bradley
*Clerk of Corporation*

*Trustees*

E. M. Bradley
H. Celata
†D. F. Choate, Jr.
A. H. Curtis, 2nd
†J. H. Derby, Jr.
*A. H. Dolben
A. L. Fisher
*H. P. Freeman
R. W. Harris
†C. I. Horton
D. J. Kelley
R. V. Kiley
*A. J. Oliva
T. P. Russell
P. Sherman
*H. E. Stevens
*E. B. Tinker
R. W. Young

Deposits go on interest fifteenth day of each month
Dividends are payable April 20 and October 20

**Somerville Savings Bank**
**57 Union Square**

Date of Incorporation, February 24, 1885

Charles J. Bateman, Jr.
*President*

L. Roger Wentworth
Frederick W. Hale
*Vice Presidents*

George S. Drew
*Clerk of Corporation*

Edward J. Hall
*Treasurer*

Howard E. Sullivan
R. Jack Howard
Arthur R. Hayward
*Assistant Treasurers*

*Trustees*

M. F. Ahearn, Jr.
*C. J. Bateman, Jr.
H. E. Bowman
†J. A. Daniels
†G. S. Drew
F. W. Hale
E. J. Hall
R. J. Howard
*T. E. Kellar
J. F. McGann
L. J. McKay
*C. F. Mitchell
T. W. Morse
J. W. Pickering
†N. A. Ray
*H. E. Sullivan
L. R. Wentworth
*W. E. Young

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable June 1 and December 1

## SOUTHBRIDGE

**Southbridge Savings Bank**
**253 Main Street**

Date of Incorporation, April 20, 1848

Edward E. Williams
*President*

Robert U. Clemence
*Vice President*

John J. O'Shaughnessy
*Clerk of Corporation*

William W. Horsley
*Treasurer*

Stanley M. Cheney
Carl M. Olson
Mafalda A. Comstock
*Assistant Treasurers*

*Trustees*

J. V. Achin
P. Boehm
*J. N. Burnham
L. D. Clemence
*R. U. Clemence
J. K. Edwards
J. D. Gallery
P. Graf
R. R. Grimwade
W. W. Horsley
O. J. Laliberte
L. H. Lemmelin
R. C. McKinstry
G. Mozley
†J. J. O'Shaughnessy
*J. E. Rischitelli
†F. O. Robson
S. T. Sheard
*A. F. Smith
*E. E. Williams
†S. W. Williams

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable January 1 and July 1

## SPENCER

**Spencer Savings Bank**
**174½ Main Street**

Date of Incorporation, April 5, 1871

William J. Heffernan
*President*

Howard C. Boulton
Leroy E. Latown
Burton R. Smith
*Vice Presidents*

Hezekiah P. Starr
*Treasurer*

Robert G. Worthington
*Assistant Treasurer*

Edwin L. Marsden
*Clerk of Corporation*

William J. Heffernan
*Chairman of Board*

*Trustees*

†M. W. Bemis
*H. C. Boulton
F. O. Dufault
*W. J. Heffernan
F. A. Hobbs
*L. E. Latown
G. E. LeDoux
E. L. Marsden
†J. C. McSherry
*W. J. Reynis
*B. R. Smith
H. P. Starr
†G. D. Stone

Deposits go on interest first business day of each month
Dividends are payable 1st Monday of May and November

*Member of Board of Investment.
†Member of Auditing Committee.

## SPRINGFIELD

### Hampden Savings Bank
**19 Harrison Avenue**
Date of Incorporation, April 13, 1852

George C. Holderness
*President*
Victor E. Quillard
*Vice President*
Harvey R. Preston
*Clerk of Corporation*

Victor E. Quillard
*Treasurer*
Ralph M. Harlow
Warren A. Hastings
*Assistant Treasurers*

*Trustees*

R. B. Atkinson
†H. C. Beaver, Jr.
C. L. Blake
R. D. Clapp
H. J. Collins
J. B. Donovan
*R. R. Emerson
F. H. Faulstich
*G. C. Holderness
S. May
A. G. Medlicott
*M. C. Peabody
†H. R. Preston
*J. B. Richardson, Jr.
V. E. Quillard
†J. J. Shea
S. M. Stearns
*R. A. Studley
A. B. Wallace, III

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable last business day of April and October

### Springfield Five Cents Savings Bank
**1319 Main Street**
Date of Incorporation, April 27, 1854

**Branch Offices**

**1899 Wilbraham Road**
**6 Somers Road, East Longmeadow**

Bernard H. McMahon
*President*
Alfred C. McCarthy
John A. Saunders
*Vice Presidents*

John A. Saunders
*Treasurer*
Wilfred G. Luthgren
Murray F. Lynch
*Assistant Treasurers*

Earl H. Paine
*Clerk of Corporation*

*Trustees*

†N. Brown
*A. A. Carroll
H. H. Caswell (Hon.)
D. B. Collings
B. Corcoran (Hon.)
*R. W. Crowell
E. C. Erickson
G. J. Gallan
D. Gilmore
*D. W. Gordon
*A. H. Hovey
E. Kronvall (Hon.)
A. C. McCarthy
*B. H. McMahon
T. V. Paige
E. H. Paine
K. W. Perry
J. A. Saunders
J. J. Shea, Jr.
†E. E. Silver, Jr.
R. S. Spooner (Hon.)
G. W. Streeter, Jr.
R. K. Swett
N. Wallace
†F. W. Williams

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month
Dividends are payable 3rd Monday of January and July

### Springfield Institution for Savings
**1459 Main Street**
Date of Incorporation, June 16, 1827

**Branch Offices**

**561 Sumner Avenue**
**844 State Street**
**1360 Carew Street**
**9 Springfield Street, Agawam**
**724 Bliss Road, Longmeadow**

Richard A. Booth
*President*
Edward H. Thomson
Homer R. Feltham
Alfred E. Rowley
John McP. Collins
Theodore H. Hanchett
William A. James
*Vice Presidents*
Louis W. Doherty
*Clerk of Corporation*

Alfred E. Rowley
*Treasurer*
A. Everett Winne
*Vice Treasurer*
C. Raymond Prothero
William A. Blossom
June M. Haskins
Philip A. Reed
Robert A. Cross
Harold A. Smith
John A. Vivian
John J. Rapalus
*Assistant Treasurers*

*Trustees*

†J. H. Appleton
*R. A. Booth
†H. L. Carlisle
*W. A. Collins
*H. G. Dickey
L. W. Doherty
J. F. Egan
F. C. Emerson
*A. G. Erdman
H. R. Feltham
W. A. Hebert (Hon.)
H. Isenberg (Hon.)
A. Leeds (Hon.)
S. D. Parker
M. F. Peterson (Hon.)
C. H. Schaaff
†H. A. Sears
A. E. Steiger, Jr.
*E. H. Thomson
L. R. Wallace
*C. G. Young

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable January 1 and July 1

## STONEHAM

### Stoneham Savings Bank
**359 Main Street**
Date of Incorporation, March 28, 1855

Malcolm E. Barron
*President*
G. Ernest Bell
Winston N. Prescott
*Vice Presidents*

Wylie Gardt
*Treasurer*
William H. Brock
*Assistant Treasurer*

Philip A. Nelles, Jr.
*Clerk of Corporation*

*Trustees*

*M. E. Barron
*G. E. Bell
*F. S. Blanchard
A. G. Fuller
R. P. Hall
D. W. Hanson
†E. C. Hunt
E. W. Jefferson
†F. A. Lawson
E. B. Merrithew
P. A. Nelles, Jr.
*W. H. Packard
G. C. Patton, Jr.
*W. N. Prescott
L. W. Scammon
L. A. Wardwell
†J. T. Whittemore
R. A. Wills

Deposits go on interest last business day of each month
Dividends are payable last business day of April and October

*Member of Board of Investment.
†Member of Auditing Committee.

## TAUNTON

**Bristol County Savings Bank**
**35 Broadway**

Date of Incorporation, March 2, 1846

Ernest G. Gebelein
*President*

Humphrey Barker
*Vice President*

Addison L. Jennings
*Clerk of Corporation*

Carl E. Crawford
*Treasurer*

Joseph W. Kirker
*Assistant Treasurer*

Ernest G. Gebelein
*Chairman of Board*

*Trustees*

*H. Barker
G. Cleathero
C. E. Crawford
*E. G. Gebelein
H. S. Hastings
A. L. Jennings
J. W. Kirker
*G. H. M. LeRoy
†R. K. Martin
*A. B. Nichols, Jr.
*J. H. O'Keefe
†R. H. Park
W. R. Reed
J. D. Robertson
†R. C. Witherell

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

**Taunton Savings Bank**
**12-14 Court Street**

Date of Incorporation, February 9, 1869

Walter H. Barker
*President*

Richard E. Keefe
*Vice President*

Roger B. Champagne
*Clerk of Corporation*

Grenville F. Clapp
*Treasurer*

Clayton L. Reynolds
Arthur T. Smerdon
Arthur J. F. Tutton
*Assistant Treasurers*

*Trustees*

*W. H. Barker
*F. J. Bassett
†R. B. Champagne
G. F. Clapp
T. F. Corr, Jr.
R. E. Deponte
W. P. Dickerman
*C. A. Eldridge
H. C. Gill, Jr.
†W. H. Gorey
A. E. Gutman
*R. E. Keefe
J. F. Leddy
*G. M. Owen
R. J. Park
J. F. Parker
*S. H. Rhodes
C. S. Robertson
*G. M. Seemann
S. P. Sowiecki
†E. J. Sullivan

Deposits go on interest first business day of each month

Dividends are payable 1st business day of January and July

## UXBRIDGE

**Uxbridge Savings Bank**
**33 North Main Street**

Date of Incorporation, June 3, 1870

**Depot**
**Main Street, East Douglas**

E. Raymond Newell
*President*

Samuel R. Scott
Robert E. Hamilton
Richard S. Douglas
*Vice Presidents*

Richard S. Douglas
*Treasurer*

Mildred E. Eastman
Gordon E. Kollett
*Assistant Treasurers*

Axel H. Johnson
*Clerk of Corporation*

*Trustees*

†R. H. Aldrich
R. H. Alton
†F. Andrews
*C. C. Ballou
J. E. Branigan
W. G. Brown
H. Buma
G. P. Carver, Jr.
W. B. Chase
†W. J. Crawley, Jr.
R. S. Douglas
G. W. Guertin
*R. E. Hamilton
R. O. Huddleston
*E. R. Newell
A. A. Sabatinelli
*S. R. Scott
J. A. B. Taylor
*L. S. Voss
P. S. Wheelock

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

## WAKEFIELD

**Wakefield Savings Bank**
**357 Main Street**

Date of Incorporation, May 26, 1869

Philip A. Perkins
*President*

James W. Anthony
Forrest E. Carter
Howard A. Jones
*Vice Presidents*

A. Maurice Anderson
*Treasurer*

Gladys Parker
*Assistant Treasurer*

William J. Lee
*Clerk of Corporation*

A. Stanley North
*Chairman of Board*

*Trustees*

A. M. Anderson
*J. W. Anthony
†M. G. Beebe
G. E. Blair
E. M. Bridge
*F. E. Carter
L. Day
G. J. Evans
G. F. Gardner
H. H. Hovey
*H. A. Jones
*W. E. Jones
W. J. Lee
†N. C. Loud
H. S. MacLellan
*A. S. North
*P. A. Perkins
H. J. Skinner (Hon.)
W. R. Spaulding
M. F. Stoddard, Jr.
R. H. Wingate
J. B. Wiswall
†K. A. Worthen

Deposits go on interest first day of the month if made on or before the tenth business day of the month

Dividends are payable February 15 and August 15

*Member of Board of Investment.
†Member of Auditing Committee.

## WALTHAM

**Waltham Savings Bank**
**702 Main Street**

Date of Incorporation, March 19, 1853

**Branch Offices**
**432 Boston Post Road, Weston Center**
**525 Boston Post Road, South Sudbury**

Benjamin F. Wood
*President*

George P. Davis
W. Hart Nichols
*Vice Presidents*

George D. DeGrasse
*Treasurer*

Philip A. Lashway
*Vice Treasurer*

Arthur M. Butler, Jr.
Willard T. Crossman
Frederic A. Lancto
Ralph A. Sederquist
*Assistant Treasurers*

Warren E. Glancy
*Clerk of Corporation*

*Trustees*

B. Bartlett
*C. G. Brewster
G. P. Davis
G. D. DeGrasse
A. DeVincent
P. L. Flynn
†W. E. Glancy
†N. B. Goldberg
H. F. Howe
†L. J. Johnsen
*A. V. Mosher
*W. H. Nichols
*J. F. Robinson
B. E. Tyler
*B. F. Wood

**Deposits go on interest tenth day of the month if made on or before the nineteenth day of the month**

**Dividends are payable April 10 and October 10**

## WARE

**Ware Savings Bank**
**4 Bank Street**

Date of Incorporation, March 5, 1850

**Branch Office**
**Main Street, Gilbertville**

L. Robert Campbell
*President*

Charles A. Pearce
*Exec. Vice President*

Harold O. Graves
*Treasurer*

Irene B. King
*Assistant Treasurer*

Fulton Rindge, Jr.
*Clerk of Corporation*

*Trustees*

*J. H. Bryson
*L. B. Campbell
L. R. Campbell
C. T. Hinckley
*I. A. Hodgen
*W. M. Hyde
L. H. Kaplan
†F. J. Kardas
†J. F. Nields
C. A. Pearce
R. H. Quigley
*M. E. Richardson
†F. Rindge, Jr.
H. R. Salem
*J. T. Storrs

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

## WAREHAM

**Wareham Savings Bank**
**226 Main Street**

Date of Incorporation, March 12, 1847

**Branch Office**
**121 Main Street, Falmouth**

Edward A. Besse
*President*

Arthur E. Griffin
Frank L. Nickerson
*Vice Presidents*

Herbert E. Hunziker
*Clerk of Corporation*

Francis P. Reed
*Treasurer*

Paul E. English
Harry B. Metcalfe
*Assistant Treasurers*

Edward A. Besse
*Chairman of Board*

*Trustees*

*R. A. Anthony
†J. M. Balano
T. H. Barth
*E. A. Besse
†B. E. Cushing
L. M. Flanders
H. L. Gibbs
W. L. Gray
*A. E. Griffin
H. E. Hunziker
R. D. Kiernan
M. B. Makepeace
*F. MacGregor
F. L. Nickerson
*A. L. Pappi
F. P. Reed
W. E. Rowley
†B. E. Shaw
*G. H. Smith
H. P. Smith
S. H. Wright

Deposits go on interest first day of the month if made on or before the tenth day of the month

**Dividends are payable January 10 and July 10**

## WARREN

**Warren Savings Bank**
**Main and River Streets**

Date of Incorporation, February 24, 1882

Charles E. Shepard
*President*

Bertram W. Perkins
John G. Rearick
*Vice Presidents*

Alfred T. Purinton
*Treasurer*

William N. Wright
*Clerk of Corporation*

Charles E. Shepard
*Chairman of Board*

*Trustees*

P. F. Carroll
†B. M. Covell
D. B. Gilman
†W. McWhirter
I. W. Moore (Hon.)
†J. Orszulak
R. R. Paine
*C. F. Pease
*B. W. Perkins, Sr.
B. W. Perkins, Jr.
A. T. Purinton
*J. G. Rearick
*C. E. Shepard
*V. B. Tuttle
W. G. Wood
W. N. Wright

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

*Member of Board of Investment.
†Member of Auditing Committee.

## WATERTOWN

**Watertown Savings Bank**
**60 Main Street**

Date of Incorporation, April 18, 1870

**Branch Office**
**10 Bigelow Avenue**

Charles W. Chamberlain
*President*

Harry A. Smith
W. Stanley Field
*Vice Presidents*

Roger T. Westcott
*Clerk of Corporation*

Russell W. Monto
*Treasurer*

Marguerite M. Hooley
Donald M. Given
Robert B. Harris
*Assistant Treasurers*

*Trustees*

*C. W. Chamberlain
R. B. Chase
*L. S. Field
W. S. Field
†J. E. Heffernan
*J. S. Hemphill
A. A. Huse
W. R. Kennedy
J. H. Lewis
*W. I. Middleton
S. P. Mugar
T. J. Scott
†B. L. Scribner
*F. D. Shaw
*H. A. Smith
R. S. Sparrow
A. J. Torrielli
†G. B. Wellman
R. T. Westcott

Deposits go on interest tenth business day of each month

Dividends are payable January 10, April 10, July 10 and October 10

## WEBSTER

**Webster Five Cents Savings Bank**
**290 Main Street**

Date of Incorporation, March 16, 1868

**Branch Office**
**298 Main Street, Oxford**

Ralph K. Hubbard
*President*

Alexander Wylie
Lambert L. Gustafson
Joseph M. Morse
Francis E. Cassidy
*Vice Presidents*

David W. Horsley
*Treasurer*

Margaret C. Canavan
*Assistant Treasurer*

James L. Dugan
*Clerk of Corporation*

Ralph K. Hubbard
*Chairman of Board*

*Trustees*

†H. C. Bartlett
B. F. Brigandi
*W. A. Cash
F. E. Cassidy
H. W. Crawford
J. L. Dugan
L. L. Gustafson
†D. I. Hey
D. W. Horsley
*R. K. Hubbard
E. L. Hubbard
L. E. LeBoeuf
*J. M. Morse
†J. C. Prout
*G. F. White
*A. Wylie

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 15 and July 15

## WELLFLEET

**Wellfleet Savings Bank**
**Main Street**

Date of Incorporation, March 3, 1863

William Hokkanen
*President*

Charles E. Frazier, Jr.
Paul J. Lussier
*Vice Presidents*

Clarence S. Smith
*Clerk of Corporation*

Gladys R. Cassidy
*Treasurer*

Robert C. Dickinson
*Assistant Treasurer*

Cyril W. Downs
*Chairman of Board*

*Trustees*

†H. W. Carlson
R. A. Chase (Hon.)
B. C. Collins
*H. A. Curtis
*C. W. Downs
*C. W. Downs, Jr.
J. R. Dyer, Jr.
C. E. Frazier, Jr.
*W. Hokkanen
K. E. Paine
*W. R. Payne
†E. F. Rose
†N. C. Young

Deposits go on interest twentieth day of each month

Dividends are payable last business day of April and October

## WESTBOROUGH

**Westborough Savings Bank**
**22 West Main Street**
Date of Incorporation, February 9, 1869

**Branch Office**
**58 West Main Street, Northborough**

Ellwood N. Hennessy
*President*

E. Irving Hulbert
*Exec. Vice President*

J. Baron Mason
*Vice President*

Edwin P. Fairbanks
*Clerk of Corporation*

E. Irving Hulbert
*Treasurer*

Walter A. Kinell, Jr.
*Vice Treasurer*

Dorothy S. Hewey
*Assistant Treasurer*

Ellwood N. Hennessy
*Chairman of Board*

*Trustees*

*P. D. Blois
†W. C. Blois
G. H. Carlson
†E. P. Fairbanks
J. M. Foster
A. E. Gilman
*E. N. Hennessy
R. N. Hennessy
E. I. Hulbert
A. Kalenian
*J. B. Mason
*J. G. Nason
†D. Newton
*H. L. Paine
*H. K. Tufts
R. S. Tyler
W. P. Tyler
E. L. Uhlman
A. D. Whelan

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

*Member of Board of Investment.
†Member of Auditing Committee.

## WESTFIELD

**Westfield Savings Bank**
**100 Elm Street**
Date of Incorporation, April 16, 1853

**Branch Offices**
**206 Park Street, West Springfield**
**27 Arnold Street**

Arthur W. Knapp
*President*

Fred B. Arnold
Wesley L. Mitchell
*Vice Presidents*

Horace N. Fuller
*Clerk of Corporation*

Ralph D. Neth
*Treasurer*

Harris J. Bond
Iris E. Fresco
L. Melvin Gendreau
*Assistant Treasurers*

Henry F. Burrows
*Chairman of Board*

*Trustees*

*F. B. Arnold
*H. F. Burrows
G. T. Chapman
†W. C. Chisholm
N. A. Clarke
*D. C. Colton
H. L. Drake
H. N. Fuller
†F. H. Gath
C. A. Godin
*A. W. Knapp
C. C. McPherson
W. L. Mitchell
R. D. Neth
*E. V. Oehlers
J. E. Reed
†A. S. Rzewski
H. K. Wakeman

Deposits go on interest tenth day of each month
Dividends are payable January 10 and July 10

**Woronoco Savings Bank**
**31 Court Street**
Date of Incorporation, May 5, 1871

**Branch Office**
**College Highway, Southwick**

Laurence W. Shattuck
*President*

Roger L. Wolcott
*Exec. Vice President*

Ralph S. Conner
*Vice President*

Roger L. Wolcott
*Treasurer*

Katherine L. Chapman
James A. Rogers
Porter E. Taylor
*Assistant Treasurers*

Andrew Anderson
*Clerk of Corporation*

*Trustees*

†J. A. Adams
A. Anderson
T. M. Arnold
†O. C. Baker
J. W. Buckley
L. M. Clark
*R. S. Conner
*G. B. Cowles
E. L. daSilva
E. A. Jensen
*G. R. Keegan
†A. Nesin
F. R. O'Donnell
K. S. Pease
*G. W. Roraback
H. Saffer
*L. W. Shattuck
R. M. Wilcox
R. V. Wilcox
B. P. Wood

Deposits go on interest tenth day of the month if made on or before the nineteenth day of the month
Dividends are payable April 10 and October 10

## WEYMOUTH

**East Weymouth Savings Bank**
**744 Broad Street (East Weymouth District)**
Date of Incorporation, February 14, 1872

Frederick L. Alden
*President*

William A. Hodges
Robert H. Gaughen
*Vice Presidents*

Joseph J. Holland
*Treasurer*

Martha I. Belcher
*Assistant Treasurer*

Alton L. Fahey
*Clerk of Corporation*

*Trustees*

*F. L. Alden
*J. Alden
E. F. Butler
S. H. Casperson
†A. L. Fahey
R. H. Gaughen
*W. A. Hodges
J. J. Holland
*A. B. Jones
R. H. O'Brien
A. C. Osborn
†E. A. Perry
*G. W. Perry
*D. Reidy
R. Reidy
A. C. Sheehy
†L. V. Smith

Deposits go on interest tenth day of each month
Dividends are payable April 10 and October 10

**South Weymouth Savings Bank**
**88 Pleasant Street (South Weymouth District)**
Date of Incorporation, March 6, 1868

Carl A. R. Lewis
*President*

F. William Lawton
*Exec. Vice President*

Clayton W. Nash
Fred T. Barnes
*Vice Presidents*

F. William Lawton
*Treasurer*

George F. Gardner
Arthur G. Martell
*Assistant Treasurers*

William P. Fillebrown
*Clerk of Corporation*

Carl A. R. Lewis
*Chairman of Board*

*Trustees*

*F. T. Barnes
A. O. Bicknell
J. H. Clapp
A. V. Coleman
J. M. Coleman
†A. C. Fearing
*J. W. Field
W. P. Fillebrown
H. I. Granger
H. Hoffman
F. William Lawton
*C. A. R. Lewis
†C. L. McGaw
*E. W. Moxon
*C. W. Nash
*H. B. Nash
F. Ness
*J. W. O'Donnell
†R. G. Parker

Deposits go on interest tenth day of each month
Dividends are payable January 10, April 10, July 10 and October 10

*Member of Board of Investment.
†Member of Auditing Committee.

**Weymouth Savings Bank**
**47 Washington Street**

Date of Incorporation, February 16, 1833

Frank M. Bryant
*President*
Winthrop S. Roberts
*Exec. Vice President*
James P. Reilly
Irving E. Johnson
*Vice Presidents*
Melvin E. Sherman
*Treasurer*
Hugh W. Stenfors, Jr.
*Assistant Treasurer*
Francis M. Loud
*Clerk of Corporation*
Frank M. Bryant
*Chairman of Board*

*Trustees*

†F. Belyea
*F. M. Bryant
E. S. Cook
L. Fulton
E. B. Given, Jr.
*H. A. Gordon
*I. E. Johnson
F. M. Loud
W. McClelland
R. L. Morgan
†C. W. Morrison
*J. P. Reilly
†N. J. Reilly
W. S. Roberts
J. C. Settles
M. E. Sherman
*G. H. Thompson

**Deposits go on interest fifteenth day of each month**
**Dividends are payable 3rd Monday of March, June, September and December**

## WHITMAN

**Whitman Savings Bank**
**584 Washington Street**

Date of Incorporation, February 16, 1888

Herbert L. Shepherd
*President*
Joseph W. Bjork
*Exec. Vice President*
George A. Brouillard
*Clerk of Corporation*
Reginald A. Conrad
*Treasurer*
Warren R. Corliss
Irene R. Smith
*Assistant Treasurers*

*Trustees*

J. W. Bjork
G. A. Brouillard
*C. P. Burrill
*W. B. Clark
R. A. Conrad
†R. B. Cooke
A. S. Gilman
*E. W. Hunt
H. S. Keith
J. T. Kirby (Hon.)
D. F. Leach
*R. K. Litchfield
†N. G. MacDonald
*W. R. McCarthy
L. E. Millett
*H. L. Shepherd

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month
Dividends are payable April 15 and October 15

## WILLIAMSBURG

**Haydenville Savings Bank**
**Corner of Bridge and Main Streets**
**(Haydenville District)**

Date of Incorporation, March 17, 1869

Homer R. Bisbee
*President*
Roswell S. Jorgensen
*Exec. Vice President*
Frank C. Davis
Franklin King, Jr.
*Vice Presidents*
Harry W. Tower
*Treasurer*
Charles M. Damon, Sr.
*Clerk of Corporation*

*Trustees*

*H. R. Bisbee
†R. T. Bisbee
†L. H. Cranson
C. M. Damon, Sr.
*F. C. Davis
D. P. Healy
R. S. Jorgensen
*F. King, Jr.
T. F. Lenihan
†H. F. Loud
D. S. Outhuse
L. H. Packard
*M. F. Packard
*W. H. Senecal

Deposits go on interest fifteenth business day of each month
**Dividends are payable January 15 and July 15**

## WILLIAMSTOWN

**Williamstown Savings Bank**
**171 Main Street**

Date of Incorporation, April 6, 1892

Paul B. Jayne
*President*
Thomas M. McMahon
*Vice President*
Raymond A. Mason
*Treasurer*
George D. Walker
*Assistant Treasurer*
Wade W. Rudman
*Clerk of Corporation*

*Trustees*

†L. S. Blair
J. P. English
*S. E. Gardner
*C. B. Hall
W. S. Hamilton (Hon.)
P. S. Hart
*P. B. Jayne
R. A. Mason
T. M. McMahon, Jr.
B. Mears (Hon.)
†N. Phelps
†P. G. Robbins
W. W. Rudman
*L. Rudnick
L. S. Towne
L. G. Treadway (Hon.)
*P. P. Welanetz
H. Wooster

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable April 1 and October 1

*Member of Board of Investment.
†Member of Auditing Committee.

## WINCHENDON

**Winchendon Savings Bank**
**112 Central Street**

Date of Incorporation, March 31, 1854

Arnold E. Anderson
*President*

Cranston D. Eldredge
Karl M. Parks
*Vice Presidents*

Celian H. Abbott
*Clerk of Corporation*

Robert F. King, Jr.
*Treasurer*

Dorothy Solander
*Assistant Treasurer*

Arnold E. Anderson
*Chairman of Board*

*Trustees*

†C. H. Abbott
*A. E. Anderson
M. R. Bateman
†W. D. Brown
*C. D. Eldredge
H. H. Elliott (Hon.)
R. F. King, Jr.
*J. W. Meyer, Jr.
K. M. Parks
†L. P. Prance
*M. W. Smith
H. E. Stearns
E. M. Thompson
K. B. White, Jr.
*J. J. Witt

Deposits go on interest first business day of each month

Dividends are payable May 1 and November 1

## WINCHESTER

**Winchester Savings Bank**
**26 Mt. Vernon Street**

Date of Incorporation, March 3, 1871

James F. Dwinell, Jr.
*President*

William J. Speers, Jr.
*Vice President*

Austin Broadhurst
*Clerk f Corporation*

Ralph W. Hatch
*Treasurer*

Nellie L. Ralph
*Assistant Treasurer*

James F. Dwinell, Jr.
*Chairman of Board*

*Trustees*

*P. F. Avery
†S. Avery
C. W. Bennett
†J. W. Blackham
A. Broadhurst
W. L. Davis
*J. F. Dwinell, Jr.
†A. O. Eaton
C. S. Eaton
M. T. Freeman
E. V. French
R. W. Hatch
W. B. Hersey
G. H. Hood, Jr.
E. H. Kenerson (Hon.)
R. Kittredge
C. L. Moore
*H. S. Richardson, Jr.
F. E. Smith (Hon.)
*W. J. Speers, Jr.
*P. P. Wadsworth
J. B. Willing
J. W. Worthen

Deposits go on interest third Wednesday of each month

Dividends are payable day after the 3rd Wednesday of April and October

## WINTHROP

**Winthrop Savings Bank**
**25 Bartlett Road**

Date of Incorporation, March 16, 1914

Edward R. Thomas
*President*

Frank C. Gorman
G. Malcolm McNeil
*Vice Presidents*

Miriam L. Flinn
*Treasurer*

Florence R. Cummings
*Assistant Treasurer*

Ernest E. Hardy
*Clerk of Corporation*

*Trustees*

D. M. Boylan
L. S. Burke
M. L. Flinn
*F. C. Gorman
J. Gregorie
E. E. Hardy
*A. W. Hodges
E. M. Howard
H. J. Hyatt
†A. B. Marsh
*G. M. McNeil
*A. J. Soper
†A. G. Sullivan
*E. R. Thomas
†C. K. Weiner

Deposits go on interest tenth business day of each month

Dividends are payable Friday following the 3rd Wednesday of April and October

## WOBURN

**Woburn Five Cents Savings Bank**
**19 Pleasant Street**

Date of Incorporation, April 7, 1854

Perley E. Skinner
*President*

Alfred W. Peterson
Kenneth B. Williams
*Vice Presidents*

Edwin C. Holland
*Treasurer*

Evelyn W. Fowle
William E. Harvey
*Assistant Treasurers*

Henry M. Leen
*Clerk of Corporation*

*Trustees*

F. W. French, Jr.
F. A. Gifford
*J. C. Hodges
A. H. Holland
E. C. Holland
D. B. Johnson
H. M. Leen
*C. A. Mahoney
†H. E. Marshall
J. T. Martin
†R. E. Militzer
*A. W. Peterson
†C. J. Peterson
*P. E. Skinner
*K. B. Williams

Deposits go on interest first business day of each month

Dividends are payable January 15, April 15, July 15 and October 15

*Member of Board of Investment.
†Member of Auditing Committee.

## WORCESTER

### Bay State Savings Bank
**28-30 Franklin Street**

Date of Incorporation, March 9, 1895

Kenneth P. Higgins
*President*

John W. O'Meara
Thomas L. Rooney
*Vice Presidents*

Thomas L. Rooney
*Treasurer*

Patricia A. Naumnik
*Assistant Treasurer*

Robert R. Gallagher
*Clerk of Corporation*

*Trustees*

W. M. Conlin
*†D. P. Crimmins
E. J. Croce
†J. J. Curran
*W. B. Dennen
F. J. Donoghue
*E. F. Donohue
R. R. Gallagher
R. W. Heffernan
*K. P. Higgins
J. J. Ladden
J. J. Marshall
J. H. Meagher
*J. W. O'Meara
H. E. Prunier
R. C. Reidy
T. L. Rooney
†T. S. Shea
*F. J. Sullivan
J. A. Toomey

Deposits go on interest first day of the month if made on or before the second business day of the month

Dividends are payable March 15, June 15, September 15 and December 15

### People's Savings Bank, in the city of Worcester
**450 Main Street**

Date of Incorporation, May 13, 1864

**Branch Offices**
**Webster Square Plaza**
**344 West Boylston Street, West Boylston**

Percy H. G. Harris
*President*

H. Waite Hurlburt
*Vice President*

Ralph M. Colburn
*Clerk of Corporation*

John F. Handfield
*Treasurer*

Walter F. Brigham
Gordon H. Crossley
Roger W. LeBlanc
*Assistant Treasurers*

*Trustees*

†E. G. Bagley
P. C. Beals
†R. W. Booth
R. S. Bowditch
*C. R. Brownell
J. Z. Buckley
J. R. Carter
*F. H. Daniels
J. P. Franklin
H. Gooch, Jr.
W. G. Hall
J. F. Handfield
F. L. Harrington, Jr.
*P. H. G. Harris
R. H. Harris
*C. D. Heywood
F. W. Howe, Jr.
H. W. Hurlburt
*P. M. Morgan
T. R. Mountain
P. R. O'Connell
A. E. Rankin
G. Sessions
F. W. Seymour
†C. M. Stanley
A. T. Wall

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable February 1 and August 1

### Worcester County Institution for Savings
**365 Main Street**

Date of Incorporation, February 8, 1828

**Branch Offices**
**500 Pleasant Street**
**29 West Boylston Street**
**353 Grafton Street**

Arnold W. Conti
*President*

George Avery White, Jr
*Clerk of Corporation*

Stanley G. Quackenbush
*Treasurer*

Leon C. Gould
*Vice Treasurer*

John F. Gilbert
James D. Watt
George L. Emery
Thomas E. Hillsgrove
*Assistant Treasurers*

C. Lane Goss
*Chairman of Board*

*Trustees*

F. T. Blake (Hon.)
E. L. Clifford
*A. W. Conti
J. A. Crotty
*R. Cushman
*W. G. Davis
*P. Fletcher
R. S. Frost
B. B. Gilman
*C. L. Goss
R. F. Gow
R. G. Hess
H. B. Jefferson
D. W. Lincoln
†J. B. Lowell
F. J. McGrath
R. W. Mirick
M. Morgan
*A. Palmer
A. W. Rice
C. Riley
W. H. Sawyer
†A. W. Smith
H. I. Spencer
R. W. Stoddard
B. C. Wheeler
G. A. White, Jr.

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of January, April, July and October

### Worcester Five Cents Savings Bank
**316 Main Street**

Date of Incorporation, April 10, 1854

**Branch Offices**
**21 Central Square, Grafton**
**1099 Main Street, Holden**
**574 Main Street, Shrewsbury**

Richard N. Symonds
*President*

Ralph W. Hager
*Vice President*

Frank R. Heath, Jr.
*Treasurer*

Carl A. G. Anderson
George R. Frye
Donald A. Thomson
*Assistant Treasurers*

Walter G. Butler
*Clerk of Corporation*

*Trustees*

*H. M. Booth
†W. G. Butler
*E. B. Coghlin
R. W. Hager
H. C. Hardy
F. L. Harrington
R. A. Heald
E. M. Hicks
J. M. Hogg
W. C. Lane, Jr.
L. H. Lougee
†W. L. Macintosh
W. M. Mill
G. T. Miller
†P. M. Purrington
*A. B. Reed
H. G. Stoddard
*R. N. Symonds
*R. Washburn
G. C. Whitney, II

Deposits go on interest first business day of each month if made on or before the tenth of each month

Dividends are payable last business day of April and October

*Member of Board of Investment.
†Member of Auditing Committee.

**Worcester Mechanics Savings Bank**
**315 Main Street**
Date of Incorporation, May 15, 1851

**Branch Offices**
**Lincoln Street**
**701 Southbridge Street, Auburn**

Nathan T. Bascom
*President*
John W. Coghlin
*Vice President*
Philip B. Heywood
*Clerk of Corporation*

Roderick H. McColl
*Treasurer*
Clayton W. Adams
Reid C. Preston
Dean E. Storey
*Assistant Treasurers*

*Trustees*

C. S. Barton
*N. T. Bascom
†F. T. Blake, Jr.
*J. W. Coghlin
†R. U. Cross
†G. G. DeMallie
*F. H. Dewey, Jr.
F. H. Dewey, 3rd
*R. E. Duffy
H. H. Forbes (Hon.)
L. F. Harris
P. B. Heywood
A. B. Holmstrom
H. G. Howe
C. Knight, Jr.
E. F. O'Brien
*R. J. Rutherford
R. E. Secord
R. M. Spencer
R. M. Stobbs
H. P. Storke
J. S. Tomajan
M. E. Tuller
L. Wald
W. J. Whipple

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable January 15 and July 15

## YARMOUTH

**Bass River Savings Bank**
**307 Main Street**
**(South Yarmouth District)**
Date of Incorporation, April 15, 1874

**Branch Offices**
**338 Main Street, Hyannis**
**Route 28, South Yarmouth**
**Main Street, Dennis Port**

LeRoy W. Long
*President*
Paul M. Swift
Sumner I. Lawrence
*Vice Presidents*
William P. Swift
*Clerk of Corporation*

Carroll V. Murdock
*Treasurer*
Nathan C. Austin
George F. Barabe
Stafford I. Burrell
*Assistant Treasurers*
LeRoy W. Long
*Chairman of Board*

*Trustees*

E. W. Ambrose
*F. M. Angus
L. C. Antonellis
J. E. Barnard, Jr.
T. Bearse
T. L. Cottrell
*N. Crowell
P. Davenport
E. R. Eastman
F. A. Eldredge
†E. R. Greene
H. L. Hayes, Jr.
G. B. Kelley
†W. C. Kelley
*S. I. Lawrence
*L. W. Long
A. L. Lovequist
R. C. Macallister
†J. M. Newkirk, Jr.
*R. H. Nye
W. J. O'Neil, Jr.
J. G. Pettit
R. F. Raddin
H. L. Small
J. L. Speirs
*P. M. Swift
W. P. Swift
L. Warren
N. E. Welch
E. Winslow
N. H. Wixon

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 5, April 5, July 5 and October 5

## BOSTON

**Mutual Savings Central Fund, Inc.**
**82 Devonshire Street**

Date of Incorporation, March 2, 1932

A. George Gilman
*President*
William Petersen
*Exec. Vice President*

Norman F. Barrett
*Vice President*
Archibald Dresser
*Assistant Treasurer*

Rutherford E. Smith
*Clerk of Corporation*

*Directors*

*N. F. Barrett
*N. T. Bascom
*C. J. Bateman, Jr.
G. H. Bonsall
W. S. Brown
L. Burchard
W. D. Clark, Jr.
A. Dresser
H. E. Fasser
*A. G. Gilman
C. E. Goodhue, Jr.
V. H. Gordon
P. H. G. Harris
L. J. Lamont
*B. H. McMahon
J. R. Morss
*C. F. Murray
*M. B. Norcross
S. W. Parsons
C. M. Poore
L. C. Taylor

**Savings Bank Investment Fund**
**82 Devonshire Street**

Date of Incorporation, August 8, 1945

Maynard L. Harris
*President*
G. Churchill Francis
*Vice President*

John S. Howe
*Treasurer*
William Petersen
*Clerk of Corporation*

*Directors*

N. F. Barrett
*G. H. Beever
S. D. Evans
G. C. Francis
*M. L. Harris
*P. H. G. Harris
J. S. Howe
*E. W. Johnson
W. Newcomb
W. H. Smith, 2nd
*A. W. Soule

**Savings Banks Employees Retirement Association**
**111 Devonshire Street**

Organized February 3, 1944

Joseph H. Bacheller, Jr.
*President*
Harold E. Hollingworth
*Vice President*

Neil MacInnis
*Treasurer*
R. Gordon Archibald
*Secretary*

*Trustees*

*J. H. Bacheller, Jr.
N. F. Barrett
*J. R. Goodwin
*R. S. Goldthwait
*R. G. Granger
R. P. Gray
E. W. Harlow
*H. E. Hollingworth
E. W. Johnson
*N. MacInnis
A. N. Nettleton
A. E. Rowley
R. F. Sykes
*R. N. Symonds
A. F. Thompson
R. L. Wolcott

*Executive Committee

*Member of Board of Investment.
†Member of Auditing Committee.

# ABSTRACTS OF THE ANNUAL REPORTS

# OF

# SAVINGS BANKS,

# INSTITUTIONS FOR SAVINGS,

# MUTUAL SAVINGS CENTRAL FUND, INC.

# SAVINGS BANK INVESTMENT FUND

# AND

# SAVINGS BANKS EMPLOYEES

# RETIREMENT ASSOCIATION

For the Fiscal Year Ended

October 31, 1963

| | | ABINGTON | ADAMS |
|---|---|---|---|
| | | ABINGTON SAVINGS BANK | SOUTH ADAMS SAVINGS BANK |
| | **Assets** | | |
| 1 | Cash, checks and items | $39,022 86 | $130,487 39 |
| 2 | Due from banks | 296,667 56 | 94,889 89 |
| 3 | U. S. Government obligations, direct and fully guaranteed | 4,140,245 35 | 4,252,205 94 |
| 4 | State, county and municipal obligations | 321,412 09 | — |
| 5 | Other bonds, notes and debentures | 974,776 25 | 30,895 00 |
| 6 | Bank and fire insurance company stocks, etc. | 732,836 21 | 324,141 23 |
| 7 | Real estate loans | 10,776,266 39 | 7,859,588 40 |
| 8 | Personal loans | — | 102,449 49 |
| 9 | Other loans | 133,637 94 | 31,255 90 |
| 10 | Banking premises | 31,276 35 | 84,353 39 |
| 11 | Furniture and fixtures | 17,392 65 | 33,971 16 |
| 12 | Other real estate owned, etc. | 11,700 00 | — |
| 13 | Taxes and insurance paid on mortgaged properties | 1,617 92 | — |
| 14 | Mortgage acquisition costs | 38 79 | 540 00 |
| 15 | Mutual Savings Central Fund, Inc. | 15,745 48 | 18,557 53 |
| 16 | Deposit Insurance Fund | 1 00 | 1 00 |
| 17 | All other assets | 24,923 85 | 3,013 60 |
| 18 | Total | $17,517,560 69 | $12,966,349 92 |
| | **Liabilities** | | |
| 19 | Ordinary deposits | $15,091,990 08 | $11,421,637 66 |
| 20 | Notice accounts | — | — |
| 21 | Systematic savings | — | — |
| 22 | Club deposits | 68,596 50 | 36,232 50 |
| 23 | Borrowed money | — | — |
| 24 | Dividends on deposits, declared and unpaid | — | — |
| 25 | Unearned discount | 26,766 21 | 45,374 14 |
| 26 | Due to mortgagors | 181,157 45 | 47,468 88 |
| 27 | Mortgagors' payments not applied | 27,493 27 | 26,355 90 |
| 28 | Net interim income | 62,139 05 | 162,261 18 |
| 29 | All other liabilities | 1,368 61 | 956 68 |
| 30 | Guaranty Fund | 1,051,841 64 | 652,830 67 |
| 31 | Percentage to total deposits | 6.94 | 5.70 |
| 32 | Other surplus accounts | 1,006,207 88 | 573,232 31 |
| 33 | Percentage to total deposits | 6.64 | 5.00 |
| 34 | Total | $17,517,560 69 | $12,966,349 92 |
| | **General Information** | | |
| 35 | Number of deposit accounts October 31, 1962 | 6,003 | 7,615 |
| 36 | Number of deposit accounts opened during period | 493 | 586 |
| 37 | Number of deposit accounts closed during period | 595 | 803 |
| 38 | Number of accounts October 31, 1963 | 5,901 | 7,398 |
| 39 | Annual rate of ordinary and extra dividends paid during period | 4¼ | 4 |
| 40 | Amount of dividends paid during period | $601,436 89 | $426,802 06 |
| 41 | Number of deposits made during period | 8,597 | 14,351 |
| 42 | Number of withdrawals made during period | 6,937 | 8,204 |
| 43 | Amount deposited during period | $2,769,402 90 | $2,316,159 16 |
| 44 | Amount withdrawn during period | $2,382,728 45 | $2,049,171 49 |
| 45 | Average amount in each account | $2,558 00 | $1,539 00 |
| 46 | Number of real estate loans October 31 | 1,389 | 1,117 |
| 47 | Average real estate loan | $7,758 00 | $7,036 00 |
| 48 | Number of other loans October 31 | 65 | 137 |
| 49 | Average other loan | $2,056 00 | $976 00 |
| 50 | Gross income received during period | $804,672 26 | $577,005 06 |
| | **Classification of Expenses, Cost per $1,000 of Deposits** | | |
| 51 | Salaries, fees, bonuses, etc. | $77,025 25 | $36,316 09 |
| 52 | Bank building occupancy | 13,422 55 | 10,733 94 |
| 53 | Advertising | 4,390 27 | 4,708 07 |
| 54 | Contributions, etc. | 505 00 | 1,719 11 |
| 55 | State tax | 2,775 44 | 1,821 15 |
| 56 | Miscellaneous | 33,273 63 | 26,018 28 |
| 57 | Total of above costs per $1,000 of deposits | 8 69 | 7 12 |

| AMESBURY | AMHERST | ANDOVER | ARLINGTON | ATHOL | |
|---|---|---|---|---|---|
| PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWNS OF SALISBURY AND AMESBURY | AMHERST SAVINGS BANK | THE ANDOVER SAVINGS BANK | ARLINGTON FIVE CENTS SAVINGS BANK | ATHOL SAVINGS BANK | |
| $27,392 47 | $96,762 25 | $406,130 50 | $527,776 32 | $20,776 79 | 1 |
| 239,469 86 | 287,127 17 | 88,217 03 | 374,211 22 | 398,043 29 | 2 |
| 4,773,773 17 | 8,645,458 84 | 7,669,670 32 | 6,533,543 46 | 7,022,298 97 | 3 |
| — | — | 7,893 26 | 2,355,919 80 | — | 4 |
| 1,669,793 71 | 1,088,886 11 | 901,637 48 | 2,028,359 40 | 546,141 00 | 5 |
| 793,586 32 | 939,026 86 | 861,976 23 | 1,603,606 02 | 628,519 13 | 6 |
| 4,030,917 21 | 19,589,557 73 | 24,510,514 16 | 42,897,122 54 | 10,542,122 42 | 7 |
| — | 47,963 84 | 164,726 92 | 21,676 59 | 17,419 63 | 8 |
| 198,561 32 | 589,835 69 | 872,340 65 | 222,837 05 | 246,004 63 | 9 |
| 18,936 71 | 37,503 99 | 115,132 07 | 480,912 38 | 40,981 29 | 10 |
| 12,190 61 | 25,581 98 | 102,207 34 | 116,307 40 | 8,038 93 | 11 |
| — | 32,363 99 | — | 29,325 21 | — | 12 |
| — | — | — | 9,654 90 | — | 13 |
| — | 5,208 38 | — | 146,298 12 | 83,778 78 | 14 |
| 20,638 41 | 45,141 58 | 53,980 40 | 70,464 47 | 18,606 96 | 15 |
| 1 00 | 1 00 | — | 1 00 | 1 00 | 16 |
| 3,102 20 | 51,892 24 | 73,907 72 | 79,298 52 | 2,293 53 | 17 |
| **$11,788,362 99** | **$31,482,311 65** | **$35,828,334 08** | **$57,497,314 40** | **$19,575,026 35** | 18 |
| $10,317,822 33 | $27,222,578 39 | $32,322,180 94 | $43,752,744 17 | $17,228,855 11 | 19 |
| — | — | — | 8,098,484 87 | — | 20 |
| — | — | — | — | — | 21 |
| 10,550 50 | 116,175 50 | 28,670 00 | 390,798 00 | 226 50 | 22 |
| — | — | — | — | — | 23 |
| — | — | — | — | — | 24 |
| — | 142,660 16 | 60,456 09 | 120,145 32 | 6,141 80 | 25 |
| 39,069 81 | 517,749 69 | 317,587 38 | 182,348 00 | 17,000 00 | 26 |
| 60,901 10 | 31,758 63 | — | 181,081 64 | 38,056 79 | 27 |
| 5,227 69 | 430,724 42 | 56,333 76 | 193,249 57 | — | 28 |
| 4,309 82 | 2,268 64 | 122,107 19 | 22,706 55 | 668 32 | 29 |
| 757,776 00 | 1,789,855 73 | 1,765,000 00 | 2,561,820 21 | 1,167,500 00 | 30 |
| 7.33 | 6.55 | 5.46 | 4.90 | 6.78 | 31 |
| 592,705 74 | 1,228,540 49 | 1,155,998 72 | 1,993,936 07 | 1,116,577 83 | 32 |
| 5.73 | 4.49 | 3.57 | 3.82 | 6.48 | 33 |
| **$11,788,362 99** | **$31,482,311 65** | **$35,828,334 08** | **$57,497,314 40** | **$19,575,026 35** | 34 |
| 8,470 | 13,424 | 16,898 | 37,340 | 9,331 | 35 |
| 405 | 1,849 | 1,846 | 5,123 | 663 | 36 |
| 1,119 | 1,146 | 1,893 | 4,400 | 668 | 37 |
| 7,756 | 14,127 | 16,851 | 38,063 | 9,326 | 38 |
| 4 | 4 | 4 | 3¾ | 4⅛ | 39 |
| $387,015 06 | $996,981 57 | $1,211,607 90 | $1,846,547 41 | $668,414 35 | 40 |
| 10,667 | 29,134 | 62,608 | 112,808 | 19,522 | 41 |
| 6,746 | 18,235 | 27,792 | 66,411 | 9,704 | 42 |
| $1,879,140 13 | $7,133,507 90 | $9,092,405 31 | $21,021,397 55 | $3,002,430 91 | 43 |
| $1,820,865 05 | $5,962,020 14 | $8,511,950 19 | $19,481,400 75 | $2,840,029 55 | 44 |
| $1,325 00 | $1,927 00 | $1,907 00 | $1,362 00 | $1,847 00 | 45 |
| 680 | 1,956 | 2,522 | 4,471 | 1,293 | 46 |
| $5,928 00 | $10,015 00 | $9,719 00 | $9,595 00 | $8,153 00 | 47 |
| 137 | 360 | 853 | 200 | 221 | 48 |
| $1,449 00 | $1,772 00 | $1,216 00 | $1,223 00 | $1,191 00 | 49 |
| $487,349 77 | $1,374,846 73 | $1,623,794 78 | $2,620,220 37 | $845,606 79 | 50 |
| $42,360 00 | $114,163 23 | $163,101 29 | $301,017 82 | $43,653 85 | 51 |
| 8,901 03 | 15,872 11 | 27,480 80 | 73,035 24 | 13,176 41 | 52 |
| 2,395 37 | 9,361 96 | 15,843 81 | 16,569 63 | 4,888 73 | 53 |
| 200 00 | 825 00 | 5,057 00 | 9,727 79 | 225 00 | 54 |
| 7,594 73 | 20,436 72 | 5,667 86 | 11,594 04 | — | 55 |
| 19,137 77 | 49,632 03 | 63,934 97 | 149,760 94 | 25,869 20 | 56 |
| 7 81 | 7 72 | 8 70 | 10 84 | 5 10 | 57 |

| | | AYER | BARRE |
|---|---|---|---|
| | | NORTH MIDDLESEX SAVINGS BANK | BARRE SAVINGS BANK |
| | **Assets** | | |
| 1 | Cash, checks and items | $36,929 78 | $6,056 80 |
| 2 | Due from banks | 123,375 08 | 36,364 61 |
| 3 | U. S. Government obligations, direct and fully guaranteed | 3,090,529 14 | 1,577,921 30 |
| 4 | State, county and municipal obligations | 821,849 27 | — |
| 5 | Other bonds, notes and debentures | 486,403 55 | 280,597 67 |
| 6 | Bank and fire insurance company stocks, etc. | 599,711 67 | 275,475 78 |
| 7 | Real estate loans | 8,898,540 62 | 4,104,586 21 |
| 8 | Personal loans | — | — |
| 9 | Other loans | 508,893 13 | 57,985 84 |
| 10 | Banking premises | 45,433 19 | 36,577 75 |
| 11 | Furniture and fixtures | 13,678 55 | 3,415 47 |
| 12 | Other real estate owned, etc. | — | — |
| 13 | Taxes and insurance paid on mortgaged properties | 1,346 51 | 4,144 50 |
| 14 | Mortgage acquisition costs | — | — |
| 15 | Mutual Savings Central Fund, Inc. | 16,685 21 | 8,852 00 |
| 16 | Deposit Insurance Fund | 1 00 | 1 00 |
| 17 | All other assets | 2,485 60 | 4,966 85 |
| 18 | Total | $14,645,862 30 | $6,396,945 78 |
| | **Liabilities** | | |
| 19 | Ordinary deposits | $12,868,147 17 | $5,634,506 95 |
| 20 | Notice accounts | — | — |
| 21 | Systematic savings | — | — |
| 22 | Club deposits | 120,813 75 | 12,487 75 |
| 23 | Borrowed money | — | — |
| 24 | Dividends on deposits, declared and unpaid | — | — |
| 25 | Unearned discount | — | — |
| 26 | Due to mortgagors | 84,173 81 | 24,370 66 |
| 27 | Mortgagors' payments not applied | 44,282 49 | 16,706 38 |
| 28 | Net interim income | 188,333 95 | 81,783 77 |
| 29 | All other liabilities | 2,839 04 | 11 81 |
| 30 | Guaranty Fund | 750,000 00 | 322,579 31 |
| 31 | Percentage to total deposits | 5.77 | 5.71 |
| 32 | Other surplus accounts | 587,272 09 | 304,499 15 |
| 33 | Percentage to total deposits | 4.52 | 5.39 |
| 34 | Total | $14,645,862 30 | $6,396,945 78 |
| | **General Information** | | |
| 35 | Number of deposit accounts October 31, 1962 | 8,814 | 3,261 |
| 36 | Number of deposit accounts opened during period | 902 | 237 |
| 37 | Number of deposit accounts closed during period | 1,008 | 207 |
| 38 | Number of accounts October 31, 1963 | 8,708 | 3,291 |
| 39 | Annual rate of ordinary and extra dividends paid during period | 4⅛ | 4 |
| 40 | Amount of dividends paid during period | $488,339 97 | $216,378 83 |
| 41 | Number of deposits made during period | 19,386 | 4,900 |
| 42 | Number of withdrawals made during period | 10,803 | 2,437 |
| 43 | Amount deposited during period | $3,567,940 54 | $837,922 01 |
| 44 | Amount withdrawn during period | $3,301,555 85 | $856,355 63 |
| 45 | Average amount in each account | $1,478 00 | $1,712 00 |
| 46 | Number of real estate loans October 31 | 1,400 | 749 |
| 47 | Average real estate loan | $6,356 00 | $5,480 00 |
| 48 | Number of other loans October 31 | 268 | 47 |
| 49 | Average other loan | $1,899 00 | $1,233 00 |
| 50 | Gross income received during period | $671,260 72 | $294,255 75 |
| | **Classification of Expenses, Cost per $1,000 of Deposits** | | |
| 51 | Salaries, fees, bonuses, etc. | $53,925 49 | $19,466 89 |
| 52 | Bank building occupancy | 4,583 86 | 7,093 39 |
| 53 | Advertising | 2,186 37 | 2,178 75 |
| 54 | Contributions, etc. | 854 80 | 915 46 |
| 55 | State tax | 31 40 | 416 56 |
| 56 | Miscellaneous | 21,646 74 | 13,314 64 |
| 57 | Total of above costs per $1,000 of deposits | 6 47 | 7 70 |

| BELMONT | BEVERLY | BOSTON | | | |
|---|---|---|---|---|---|
| BELMONT SAVINGS BANK | BEVERLY SAVINGS BANK | THE BOSTON FIVE CENTS SAVINGS BANK | BOSTON PENNY SAVINGS BANK | BRIGHTON FIVE CENTS SAVINGS BANK | |
| $145,512 65 | $61,855 34 | $926,891 27 | $281,768 71 | $354,495 57 | 1 |
| 204,069 86 | 597,602 52 | 4,011,844 89 | 263,397 14 | 305,361 57 | 2 |
| 5,181,359 84 | 11,340,525 54 | 113,196,158 08 | 6,023,742 05 | 12,628,947 22 | 3 |
| — | 522,229 47 | 2,018,620 62 | — | — | 4 |
| 496,948 69 | 4,094,519 31 | 3,022,781 69 | — | 2,389,091 39 | 5 |
| 904,913 17 | 2,453,115 79 | 7,393,607 21 | — | 1,886,751 38 | 6 |
| 13,809,559 35 | 34,072,877 99 | 402,051,114 69 | 21,986,772 65 | 27,130,711 99 | 7 |
| 16,428 22 | 147,770 69 | 33,473 91 | — | — | 8 |
| 353,072 08 | 494,844 93 | 5,961,079 62 | 108,313 80 | 693,696 05 | 9 |
| 98,218 47 | 104,213 36 | 1,393,899 39 | 275,458 81 | 100,434 00 | 10 |
| 25,418 75 | 39,941 46 | 548,666 52 | 56,388 66 | 60,818 60 | 11 |
| — | 18,789 64 | 757,715 17 | 823 05 | 412,520 89 | 12 |
| 652 01 | — | — | — | 4,381 11 | 13 |
| 27,349 61 | 31,614 45 | 668,628 89 | 56,530 18 | 48,842 29 | 14 |
| 21,290 07 | 57,430 82 | 630,139 72 | 63,764 98 | 46,489 59 | 15 |
| 3,500 00 | 1 00 | — | — | 1 00 | 16 |
| 5,422 59 | 1,063 27 | 202,609 17 | 4,692 74 | 149,591 30 | 17 |
| **$21,293,715 36** | **$54,038,395 58** | **$542,817,230 84** | **$29,121,652 77** | **$46,212,133 95** | 18 |
| $19,206,376 43 | $46,781,822 46 | $484,538,740 38 | $26,659,738 41 | $41,147,951 45 | 19 |
| — | — | — | — | — | 20 |
| — | — | — | — | — | 21 |
| 240,168 75 | 158,164 40 | — | 76,332 00 | 320,288 00 | 22 |
| — | — | — | — | — | 23 |
| — | — | — | — | — | 24 |
| 7,094 74 | 19,609 41 | 3,327,545 72 | 28,052 57 | 181,446 84 | 25 |
| 95,833 00 | 237,648 87 | 11,198,662 77 | 192,977 71 | 57,290 00 | 26 |
| 3,015 09 | 1,422,691 21 | 687,279 43 | 95,669 30 | 113,275 10 | 27 |
| 221,382 98 | 82,742 34 | 674,291 88 | 13,094 57 | 540,868 75 | 28 |
| 10,668 35 | 17,182 59 | 2,023,494 85 | 9,867 73 | 784,538 59 | 29 |
| 852,000 00 | 3,180,600 00 | 25,752,250 00 | 1,445,203 00 | 1,871,000 00 | 30 |
| 4.38 | 6.78 | 5.31 | 5.41 | 4.51 | 31 |
| 657,176 02 | 2,137,934 30 | 14,614,965 81 | 600,717 48 | 1,195,475 22 | 32 |
| 3.38 | 4.55 | 3.02 | 2.25 | 2.88 | 33 |
| **$21,293,715 36** | **$54,038,395 58** | **$542,817,230 84** | **$29,121,652 77** | **$46,212,133 95** | 34 |
| 13,919 | 24,128 | 174,223 | 16,947 | 23,493 | 35 |
| 1,339 | 2,045 | 21,820 | 2,085 | 2,103 | 36 |
| 1,396 | 2,441 | 24,792 | 2,620 | 3,063 | 37 |
| 13,862 | 23,732 | 171,251 | 16,412 | 22,533 | 38 |
| 4 | 4 | 4 | 4 | 4 | 39 |
| $689,221 29 | $1,757,600 25 | $18,767,419 72 | $1,007,315 45 | $1,565,843 18 | 40 |
| 40,928 | 75,900 | 427,699 | 37,608 | 53,201 | 41 |
| 22,843 | 51,831 | 286,870 | 20,954 | 34,566 | 42 |
| $6,758,238 45 | $12,228,832 70 | $115,625,085 86 | $6,564,747 60 | $10,015,202 39 | 43 |
| $5,921,045 83 | $11,281,773 59 | $114,272,621 95 | $6,877,751 59 | $10,346,417 55 | 44 |
| $1,377 00 | $1,971 00 | $2,829 00 | $1,624 00 | $1,826 00 | 45 |
| 1,173 | 3,531 | 35,165 | 2,130 | 2,359 | 46 |
| $11,772 00 | $9,650 00 | $11,433 00 | $10,322 00 | $11,501 00 | 47 |
| 202 | 764 | 1,334 | 106 | 364 | 48 |
| $1,829 00 | $841 00 | $4,494 00 | $1,022 00 | $1,906 00 | 49 |
| $924,923 15 | $2,381,472 52 | $23,602,067 05 | $1,336,429 82 | $2,136,183 57 | 50 |
| $74,091 34 | $160,586 73 | $1,250,700 32 | $133,038 52 | $204,209 03 | 51 |
| 16,460 15 | 19,878 44 | 407,267 99 | 45,972 12 | 41,314 86 | 52 |
| 4,972 42 | 11,375 63 | 180,190 46 | 6,134 32 | 2,729 00 | 53 |
| 3,395 87 | 7,329 44 | 30,000 00 | 2,511 76 | 505 00 | 54 |
| 580 37 | 4,112 89 | 470,386 03 | — | 33,217 91 | 55 |
| 47,218 48 | 103,072 47 | 704,532 02 | 68,709 53 | 112,857 30 | 56 |
| 7 65 | 6 55 | 6 28 | 9 61 | 9 59 | 57 |

| | | BOSTON | |
|---|---|---|---|
| | | CHARLESTOWN SAVINGS BANK | DORCHESTER SAVINGS BANK |
| | **Assets** | | |
| 1 | Cash, checks and items | $500,184 00 | $330,379 17 |
| 2 | Due from banks | 2,128,864 31 | 685,388 62 |
| 3 | U. S. Government obligations, direct and fully guaranteed | 63,675,474 73 | 18,550,091 34 |
| 4 | State, county and municipal obligations | — | — |
| 5 | Other bonds, notes and debentures | 2,444,334 30 | 4,627,563 86 |
| 6 | Bank and fire insurance company stocks, etc. | 14,590,882 83 | 2,224,339 79 |
| 7 | Real estate loans | 156,737,950 56 | 68,010,611 56 |
| 8 | Personal loans | 67,077 83 | — |
| 9 | Other loans | 4,803,772 72 | 488,581 37 |
| 10 | Banking premises | 1,540,919 43 | 610,659 13 |
| 11 | Furniture and fixtures | 262,462 48 | 126,908 25 |
| 12 | Other real estate owned, etc. | 71,611 00 | 136,185 46 |
| 13 | Taxes and insurance paid on mortgaged properties | — | — |
| 14 | Mortgage acquisition costs | 319,769 71 | 115,353 73 |
| 15 | Mutual Savings Central Fund, Inc. | 289,345 70 | 93,989 50 |
| 16 | Deposit Insurance Fund | 1 00 | 5,000 00 |
| 17 | All other assets | 673,142 06 | 340,863 31 |
| 18 | Total | **$248,105,792 66** | **$96,345,915 09** |
| | **Liabilities** | | |
| 19 | Ordinary deposits | $220,937,828 82 | $85,415,285 92 |
| 20 | Notice accounts | — | — |
| 21 | Systematic savings | — | — |
| 22 | Club deposits | 382,760 25 | 1,380,185 00 |
| 23 | Borrowed money | — | — |
| 24 | Dividends on deposits, declared and unpaid | — | — |
| 25 | Unearned discount | 617,811 02 | 242,297 74 |
| 26 | Due to mortgagors | 3,502,240 23 | 757,288 90 |
| 27 | Mortgagors' payments not applied | 362,147 64 | 1,156,544 46 |
| 28 | Net interim income | 516,367 28 | 153,350 39 |
| 29 | All other liabilities | 194,261 04 | 54,864 38 |
| 30 | Guaranty Fund | 9,288,551 00 | 3,687,523 81 |
| 31 | Percentage to total deposits | 4.20 | 4.25 |
| 32 | Other surplus accounts | 12,303,825 38 | 3,498,574 49 |
| 33 | Percentage to total deposits | 5.56 | 4.03 |
| 34 | Total | **$248,105,792 66** | **$96,345,915 09** |
| | **General Information** | | |
| 35 | Number of deposit accounts October 31, 1962 | 76,117 | 55,997 |
| 36 | Number of deposit accounts opened during period | 13,797 | 5,458 |
| 37 | Number of deposit accounts closed during period | 9,436 | 6,448 |
| 38 | Number of accounts October 31, 1963 | 80,478 | 55,007 |
| 39 | Annual rate of ordinary and extra dividends paid during period | 4 3/16 | 4 |
| 40 | Amount of dividends paid during period | $8,135,788 62 | $3,203,266 54 |
| 41 | Number of deposits made during period | 281,738 | 137,459 |
| 42 | Number of withdrawals made during period | 124,864 | 87,290 |
| 43 | Amount deposited during period | $69,584,744 85 | $24,082,437 41 |
| 44 | Amount withdrawn during period | $41,150,140 84 | $23,358,284 01 |
| 45 | Average amount in each account | $2,745 00 | $1,552 00 |
| 46 | Number of real estate loans October 31 | 9,247 | 7,062 |
| 47 | Average real estate loan | $16,950 00 | $9,631 00 |
| 48 | Number of other loans October 31 | 1,542 | 394 |
| 49 | Average other loan | $3,159 00 | $1,240 00 |
| 50 | Gross income received during period | $10,701,838 76 | $4,340,937 98 |
| | **Classification of Expenses, Cost per $1,000 of Deposits** | | |
| 51 | Salaries, fees, bonuses, etc. | $768,852 42 | $335,420 51 |
| 52 | Bank building occupancy | 200,280 89 | 100,055 88 |
| 53 | Advertising | 177,791 60 | 25,015 56 |
| 54 | Contributions, etc. | 25,296 70 | 1,550 00 |
| 55 | State tax | 17,375 71 | 31,990 02 |
| 56 | Miscellaneous | 319,329 74 | 237,823 95 |
| 57 | Total of above costs per $1,000 of deposits | 6 82 | 8 56 |

## BOSTON

| EAST BOSTON SAVINGS BANK | ELIOT SAVINGS BANK | GROVE HALL SAVINGS BANK | THE HIBERNIA SAVINGS BANK | HOME SAVINGS BANK | |
|---|---|---|---|---|---|
| $197,165 74 | $93,205 03 | $236,419 96 | $13,948 85 | $248,044 79 | 1 |
| 393,961 72 | 212,060 07 | 737,530 46 | 424,714 91 | 1,460,433 54 | 2 |
| 18,328,365 05 | 13,805,776 34 | 6,418,752 68 | 2,478,853 99 | 42,740,632 13 | 3 |
| 1,328,115 23 | 411,509 55 | — | — | — | 4 |
| 2,161,096 84 | 4,588,516 12 | 733,949 46 | 337,517 90 | 760,436 31 | 5 |
| 1,171,498 94 | 2,661,329 04 | — | 437,619 83 | 7,311,489 82 | 6 |
| 33,541,058 37 | 24,967,429 86 | 27,919,461 30 | 6,561,712 79 | 155,634,554 37 | 7 |
| 1,395 07 | — | — | — | 97,368 79 | 8 |
| 643,843 75 | 531,445 29 | 1,146,946 17 | 123,567 68 | 833,259 76 | 9 |
| 300,077 24 | 46,299 31 | 141,842 81 | — | — | 10 |
| 53,958 63 | 6,253 13 | 74,204 18 | 8,222 21 | 135,300 20 | 11 |
| 100,269 21 | 2,392 10 | — | — | 182,872 77 | 12 |
| — | 15,843 07 | — | — | 641 13 | 13 |
| 47,318 56 | 38,227 37 | 46,990 26 | 12,778 70 | 604,609 42 | 14 |
| 53,167 21 | 47,145 80 | 44,933 99 | 11,117 84 | 244,377 65 | 15 |
| 1 00 | 1 00 | 1 00 | 4,745 77 | 1 00 | 16 |
| 79,654 82 | 65,197 73 | 1,384 93 | — | 270,495 90 | 17 |
| **$58,400,947 38** | **$47,492,630 81** | **$37,502,417 20** | **$10,414,800 47** | **$210,524,517 58** | 18 |
| $52,372,902 52 | $41,457,332 00 | $34,152,341 65 | $9,332,110 57 | $191,806,611 13 | 19 |
| — | — | — | — | — | 20 |
| — | — | — | — | — | 21 |
| 309,313 50 | 38,869 00 | 43,681 00 | 132,084 00 | — | 22 |
| — | — | — | — | — | 23 |
| — | — | — | — | — | 24 |
| 237,718 16 | 68,649 98 | 11,624 23 | 6,654 56 | 796,287 44 | 25 |
| 344,315 76 | 169,763 04 | 135,879 00 | 6,500 00 | 188,515 52 | 26 |
| 157,205 49 | 22,609 72 | 70,456 73 | 55,922 49 | 889,971 16 | 27 |
| 80,453 46 | 77,386 67 | 39,788 56 | 96,718 75 | 496,674 55 | 28 |
| 31,559 93 | 13,094 54 | 50,829 69 | 1,390 87 | 67,375 89 | 29 |
| 2,906,500 00 | 2,797,035 00 | 1,598,050 00 | 412,242 40 | 8,684,600 00 | 30 |
| 5.52 | 6.74 | 4.67 | 4.35 | 4.53 | 31 |
| 1,960,978 56 | 2,847,890 86 | 1,399,766 34 | 371,176 83 | 7,594,481 89 | 32 |
| 3.72 | 6.86 | 4.09 | 3.92 | 3.96 | 33 |
| **$58,400,947 38** | **$47,492,630 81** | **$37,502,417 20** | **$10,414,800 47** | **$210,524,517 58** | 34 |
| 26,287 | 16,251 | 20,268 | 3,854 | 52,085 | 35 |
| 2,600 | 2,035 | 2,347 | 542 | 6,720 | 36 |
| 3,027 | 2,426 | 2,934 | 610 | 6,418 | 37 |
| 25,860 | 15,860 | 19,681 | 3,786 | 52,387 | 38 |
| 4 1/16 | 4 1/4 | 4 | 4 1/8 | 4 1/16 | 39 |
| $2,052,028 47 | $1,620,094 53 | $1,303,290 41 | $338,979 69 | $7,142,255 41 | 40 |
| 60,949 | 24,708 | 48,997 | 11,712 | 117,963 | 41 |
| 36,714 | 16,205 | 31,101 | 5,749 | 68,632 | 42 |
| $11,412,203 53 | $10,676,870 70 | $9,323,008 80 | $3,258,988 58 | $54,119,597 26 | 43 |
| $11,888,960 82 | $7,822,886 14 | $9,902,945 63 | $2,523,765 08 | $33,602,912 14 | 44 |
| $2,025 00 | $2,614 00 | $1,735 00 | $2,465 00 | $3,661 00 | 45 |
| 4,766 | 1,637 | 2,048 | 488 | 14,126 | 46 |
| $7,038 00 | $15,252 00 | $13,632 00 | $13,446 00 | $11,018 00 | 47 |
| 613 | 97 | 211 | 45 | 812 | 48 |
| $1,053 00 | $5,479 00 | $5,435 00 | $2,746 00 | $1,146 00 | 49 |
| $2,629,890 64 | $2,089,071 92 | $1,749,481 62 | $454,446 41 | $9,050,695 50 | 50 |
| $194,629 03 | $121,653 57 | $163,732 24 | $48,100 65 | $567,364 45 | 51 |
| 56,334 72 | 22,586 36 | 31,089 87 | 7,077 70 | 73,170 73 | 52 |
| 3,683 50 | 8,217 92 | 5,341 39 | 2,711 58 | 36,523 01 | 53 |
| 80 00 | 4,747 00 | 3,354 27 | 1,301 09 | 19,574 79 | 54 |
| 33,810 38 | 27,200 17 | — | 343 78 | 80,975 03 | 55 |
| 101,417 50 | 45,161 10 | 65,637 62 | 16,373 73 | 259,111 28 | 56 |
| 7 44 | 5 53 | 7 88 | 8 13 | 5 40 | 57 |

| | | BOSTON | |
|---|---|---|---|
| | | THE HYDE PARK SAVINGS BANK | LINCOLN SAVINGS BANK |
| | **Assets** | | |
| 1 | Cash, checks and items | $159,569 48 | $57,563 12 |
| 2 | Due from banks | 1,182,860 32 | 274,194 40 |
| 3 | U. S. Government obligations, direct and fully guaranteed | 7,218,450 96 | 905,848 37 |
| 4 | State, county and municipal obligations | 286,646 07 | — |
| 5 | Other bonds, notes and debentures | 1,044,313 46 | — |
| 6 | Bank and fire insurance company stocks, etc. | 1,454,580 24 | 131,665 83 |
| 7 | Real estate loans | 16,083,190 56 | 3,773,795 23 |
| 8 | Personal loans | 83,075 53 | 11,207 00 |
| 9 | Other loans | 73,045 27 | 177,994 49 |
| 10 | Banking premises | 118,987 44 | 7,338 64 |
| 11 | Furniture and fixtures | 13,793 73 | 8,411 00 |
| 12 | Other real estate owned, etc. | — | — |
| 13 | Taxes and insurance paid on mortgaged properties | — | 4,825 31 |
| 14 | Mortgage acquisition costs | — | 4,673 44 |
| 15 | Mutual Savings Central Fund, Inc. | 29,349 52 | 6,141 72 |
| 16 | Deposit Insurance Fund | 1 00 | 1 00 |
| 17 | All other assets | 12,840 27 | 5,269 76 |
| 18 | Total | **$27,760,703 85** | **$5,368,929 31** |
| | **Liabilities** | | |
| 19 | Ordinary deposits | $23,932,658 25 | $4,500,565 01 |
| 20 | Notice accounts | — | — |
| 21 | Systematic savings | — | — |
| 22 | Club deposits | 126,508 00 | — |
| 23 | Borrowed money | — | — |
| 24 | Dividends on deposits, declared and unpaid | — | — |
| 25 | Unearned discount | 110,495 50 | 1,152 24 |
| 26 | Due to mortgagors | 39,500 97 | 1,000 00 |
| 27 | Mortgagors' payments not applied | 709,067 15 | 257,202 03 |
| 28 | Net interim income | 101,775 43 | 74,114 44 |
| 29 | All other liabilities | 3,401 44 | 11,835 97 |
| 30 | Guaranty Fund | 1,181,000 00 | 198,750 00 |
| 31 | Percentage to total deposits | 4.91 | 4.41 |
| 32 | Other surplus accounts | 1,556,297 11 | 324,309 62 |
| 33 | Percentage to total deposits | 6.47 | 7.21 |
| 34 | Total | **$27,760,703 85** | **$5,368,929 31** |
| | **General Information** | | |
| 35 | Number of deposit accounts October 31, 1962 | 15,065 | 3,582 |
| 36 | Number of deposit accounts opened during period | 1,602 | 445 |
| 37 | Number of deposit accounts closed during period | 1,619 | 482 |
| 38 | Number of accounts October 31, 1963 | 15,048 | 3,545 |
| 39 | Annual rate of ordinary and extra dividends paid during period | 4 | 4 |
| 40 | Amount of dividends paid during period | $898,577 15 | $169,416 39 |
| 41 | Number of deposits made during period | 42,637 | 7,596 |
| 42 | Number of withdrawals made during period | 25,592 | 4,191 |
| 43 | Amount deposited during period | $6,912,631 96 | $1,108,853 22 |
| 44 | Amount withdrawn during period | $6,292,993 41 | $1,129,312 33 |
| 45 | Average amount in each account | $1,590 00 | $1,270 00 |
| 46 | Number of real estate loans October 31 | 1,914 | 554 |
| 47 | Average real estate loan | 8,403 00 | 6,812 00 |
| 48 | Number of other loans October 31 | 176 | 105 |
| 49 | Average other loan | $887 00 | $1,802 00 |
| 50 | Gross income received during period | $1,273,194 07 | $244,202 41 |
| | **Classification of Expenses, Cost per $1,000 of Deposits** | | |
| 51 | Salaries, fees, bonuses, etc. | $120,376 33 | $29,446 58 |
| 52 | Bank building occupancy | 13,912 24 | 6,058 21 |
| 53 | Advertising | 3,584 79 | 644 55 |
| 54 | Contributions, etc. | 925 00 | 741 04 |
| 55 | State tax | 14,544 30 | — |
| 56 | Miscellaneous | 45,505 42 | 15,825 21 |
| 57 | Total of above costs per $1,000 of deposits | 8 31 | 11 71 |

## BOSTON

| MASSACHUSETTS SAVINGS BANK | THE PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWN OF BOSTON | SOUTH BOSTON SAVINGS BANK | SUFFOLK FRANKLIN SAVINGS BANK | UNION SAVINGS BANK OF BOSTON | |
|---|---|---|---|---|---|
| $46,634 14 | $691,664 39 | $407,489 50 | $533,562 64 | $369,075 00 | 1 |
| 94,605 98 | 1,747,829 96 | 377,976 74 | 1,431,635 87 | 515,105 76 | 2 |
| 4,160,271 95 | 111,412,207 94 | 19,249,136 74 | 59,683,546 93 | 17,454,729 24 | 3 |
| — | — | 441,509 34 | 1,147,151 32 | — | 4 |
| 294,591 57 | 4,900,530 25 | 4,963,047 81 | 5,316,017 20 | 1,084,811 92 | 5 |
| 531,736 51 | 12,260,708 54 | 2,534,335 12 | 9,288,931 27 | 2,936,230 69 | 6 |
| 7,377,043 19 | 364,938,644 02 | 58,013,487 83 | 225,042,950 30 | 66,100,621 04 | 7 |
| — | 4,865 17 | — | 21,989 66 | 148,946 71 | 8 |
| 220,706 48 | 6,859,753 06 | 540,436 87 | 5,456,086 70 | 1,172,194 73 | 9 |
| — | 1,062,561 76 | 208,800 00 | 1,031,925 63 | 83,522 63 | 10 |
| 983 57 | 1,645,551 35 | 97,855 32 | 505,334 22 | 65,872 91 | 11 |
| — | 2,953,807 91 | 154,296 51 | 462,825 08 | — | 12 |
| — | 6,226 68 | 1,585 16 | 91 77 | 7,165 86 | 13 |
| 19,592 41 | 929,480 71 | 6,048 75 | 482,621 35 | 189,977 62 | 14 |
| 26,724 02 | 498,542 92 | 1 00 | 396,065 25 | 103,780 73 | 15 |
| 22,530 93 | 1 00 | 1 00 | — | 20,095 30 | 16 |
| 3,500 27 | 213,654 39 | 27,908 49 | 890,915 36 | 61,460 72 | 17 |
| **$12,798,921 02** | **$510,126,030 05** | **$87,023,916 18** | **$311,691,650 55** | **$90,313,590 86** | 18 |
| $11,457,776 91 | $456,290,988 44 | $78,572,111 06 | $281,250,352 55 | $81,648,771 70 | 19 |
| — | — | — | — | — | 20 |
| — | — | — | — | — | 21 |
| 24,593 00 | 220,591 00 | — | 412,475 50 | — | 22 |
| — | — | — | — | — | 23 |
| — | — | — | — | — | 24 |
| 31,016 33 | 4,268,784 72 | 385,604 29 | 1,087,435 55 | 161,178 27 | 25 |
| 28,446 78 | 9,543,278 33 | 470,633 87 | 2,710,971 60 | 700,588 15 | 26 |
| 50,635 40 | 1,337,953 15 | 52,306 23 | 1,937,174 17 | 304,846 20 | 27 |
| 155,699 78 | 1,183,717 74 | 181,619 33 | 787,361 81 | 198,689 52 | 28 |
| 2,199 71 | 552,775 91 | 20,567 31 | 324,511 94 | 73,270 52 | 29 |
| 785,150 00 | 20,957,000 00 | 4,434,000 00 | 15,029,000 00 | 3,535,505 01 | 30 |
| 6.84 | 4.59 | 5.64 | 5.34 | 4.33 | 31 |
| 263,403 11 | 15,770,940 76 | 2,907,074 09 | 8,152,367 43 | 3,690,741 49 | 32 |
| 2.29 | 3.45 | 3.70 | 2.89 | 4.52 | 33 |
| **$12,798,921 02** | **$510,126,030 05** | **$87,023,916 18** | **$311,691,650 55** | **$90,313,590 86** | 34 |
| 5,664 | 138,212 | 25,991 | 108,019 | 29,086 | 35 |
| 442 | 16,147 | 3,514 | 14,637 | 4,387 | 36 |
| 718 | 11,436 | 3,673 | 12,606 | 3,220 | 37 |
| 5,388 | 142,923 | 25,832 | 110,050 | 30,253 | 38 |
| 4 | 4 3/32 | 4¼ | 4 | 4⅛ | 39 |
| $424,136 73 | $17,266,670 41 | $3,057,447 10 | $10,472,881 85 | $3,005,450 80 | 40 |
| 14,173 | 383,763 | 50,958 | 354 503 | 79,204 | 41 |
| 8,535 | 219,798 | 35,804 | 211,535 | 41,974 | 42 |
| $2,757,326 97 | $113,931,617 18 | $20,105,882 85 | $91,888,124 56 | $24,569,796 42 | 43 |
| $2,523,968 52 | $82,454,988 89 | $14,688,159 55 | $70,851,653 79 | $18,265,968 96 | 44 |
| $2,127 00 | $3,193 00 | $3,042 00 | $2,556 00 | $2,699 00 | 45 |
| 533 | 21,533 | 3,879 | 14,742 | 4,792 | 46 |
| $13,841 00 | $16,948 00 | $14,956 00 | $15,265 00 | $13,794 00 | 47 |
| 81 | 980 | 339 | 782 | 778 | 48 |
| $2,725 00 | $7,005 00 | $1,594 00 | $7,005 00 | $1,698 00 | 49 |
| $569,539 62 | $22,313,579 40 | $4,135,926 56 | $13,953,933 33 | $3,994,910 95 | 50 |
| $53,949 84 | $1,372,877 88 | $200,059 71 | $919,085 29 | $309,675 47 | 51 |
| 14,114 34 | 359,667 85 | 64,787 15 | 275,915 94 | 9,851 55 | 52 |
| 1,719 06 | 289,093 89 | 14,994 56 | 102,456 25 | 28,048 22 | 53 |
| 1,652 86 | 50,675 24 | 3,420 00 | 36,725 00 | 12,651 34 | 54 |
| 2,748 69 | 440,588 77 | 52,062 13 | 89,651 20 | 6,591 94 | 55 |
| 21,939 92 | 752,984 38 | 109,155 14 | 484,194 15 | 166,578 71 | 56 |
| 8 39 | 7 16 | 5 65 | 6 78 | 6 53 | 57 |

| | | BOSTON | |
|---|---|---|---|
| | | WARREN INSTITUTION FOR SAVINGS | WILDEY SAVINGS BANK |
| | **Assets** | | |
| 1 | Cash, checks and items | $374,515 52 | $181,495 67 |
| 2 | Due from banks | 831,821 35 | 1,033,071 96 |
| 3 | U. S. Government obligations, direct and fully guaranteed | 25,837,141 84 | 13,719,181 75 |
| 4 | State, county and municipal obligations | — | — |
| 5 | Other bonds, notes and debentures | 4,751,458 24 | 100,000 00 |
| 6 | Bank and fire insurance company stocks, etc. | 2,070,823 51 | 1,635,453 61 |
| 7 | Real estate loans | 60,414,583 53 | 28,736,809 97 |
| 8 | Personal loans | — | 3,198 00 |
| 9 | Other loans | 484,782 24 | 381,473 55 |
| 10 | Banking premises | 317,873 15 | 92,735 77 |
| 11 | Furniture and fixtures | 62,093 64 | 26,160 98 |
| 12 | Other real estate owned, etc. | 59,110 33 | 18,829 45 |
| 13 | Taxes and insurance paid on mortgaged properties | — | — |
| 14 | Mortgage acquisition costs | 89,722 84 | 48,170 13 |
| 15 | Mutual Savings Central Fund, Inc. | 125,459 23 | 72,193 27 |
| 16 | Deposit Insurance Fund | 64,111 57 | 7,229 78 |
| 17 | All other assets | 105,545 28 | 28,146 51 |
| 18 | Total | $95,589,042 27 | $46,084,150 40 |
| | **Liabilities** | | |
| 19 | Ordinary deposits | $85,004,895 91 | $40,173,795 39 |
| 20 | Notice accounts | — | — |
| 21 | Systematic savings | — | — |
| 22 | Club deposits | 488,020 50 | 242,944 00 |
| 23 | Borrowed money | — | — |
| 24 | Dividends on deposits, declared and unpaid | — | — |
| 25 | Unearned discount | 489,874 20 | 95,009 57 |
| 26 | Due to mortgagors | 290,084 32 | 201,505 25 |
| 27 | Mortgagors' payments not applied | 1,768,998 18 | 485,111 88 |
| 28 | Net interim income | 192,226 64 | 812,120 94 |
| 29 | All other liabilities | 36,887 57 | 6,897 86 |
| 30 | Guaranty Fund | 4,435,100 00 | 2,564,576 12 |
| 31 | Percentage to total deposits | 5.19 | 6.35 |
| 32 | Other surplus accounts | 2,882,954 95 | 1,502,189 39 |
| 33 | Percentage to total deposits | 3.37 | 3.72 |
| 34 | Total | $95,589,042 27 | $46,084,150 40 |
| | **General Information** | | |
| 35 | Number of deposit accounts October 31, 1962 | 33,850 | 19,040 |
| 36 | Number of deposit accounts opened during period | 3,075 | 1,207 |
| 37 | Number of deposit accounts closed during period | 4,242 | 2,519 |
| 38 | Number of accounts October 31, 1963 | 32,683 | 17,728 |
| 39 | Annual rate of ordinary and extra dividends paid during period | 4 3/16 | 4 |
| 40 | Amount of dividends paid during period | $3,287,253 03 | $1,521,912 43 |
| 41 | Number of deposits made during period | 87,477 | 35,842 |
| 42 | Number of withdrawals made during period | 46,018 | 19,241 |
| 43 | Amount deposited during period | $19,429,461 78 | $6,513,644 66 |
| 44 | Amount withdrawn during period | $14,646,034 71 | $6,899,838 55 |
| 45 | Average amount in each account | $2,600 00 | $2,266 00 |
| 46 | Number of real estate loans October 31 | 4,104 | 2,566 |
| 47 | Average real estate loan | $14,727 00 | $11,199 00 |
| 48 | Number of other loans October 31 | 197 | 176 |
| 49 | Average other loan | $2,460 00 | $2,185 00 |
| 50 | Gross income received during period | $4,061,588 64 | $1,985,562 44 |
| | **Classification of Expenses, Cost per $1,000 of Deposits** | | |
| 51 | Salaries, fees, bonuses, etc. | $230,016 55 | $158,254 50 |
| 52 | Bank building occupancy | 65,261 84 | 36,652 63 |
| 53 | Advertising | 11,491 51 | 19,534 77 |
| 54 | Contributions, etc. | 7,368 08 | 4,107 94 |
| 55 | State tax | 100,163 98 | 11,754 39 |
| 56 | Miscellaneous | 141,030 02 | 67,175 47 |
| 57 | Total of above costs per $1,000 of deposits | 6 53 | 7 40 |

| BRAINTREE | BRIDGEWATER | BROCKTON | | BROOKLINE | |
|---|---|---|---|---|---|
| THE BRAINTREE SAVINGS BANK | BRIDGEWATER SAVINGS BANK | BROCKTON SAVINGS BANK | PEOPLE'S SAVINGS BANK OF BROCKTON | BROOKLINE SAVINGS BANK | |
| $47,565 04 | $120,371 38 | $513,092 30 | $152,523 19 | $265,241 88 | 1 |
| 226,213 69 | 72,380 16 | 528,878 86 | 340,964 27 | 247,803 39 | 2 |
| 2,479,109 42 | 2,521,974 02 | 10,394,159 64 | 5,724,300 04 | 10,236,377 96 | 3 |
| 85,211 02 | — | 457,018 59 | 44,442 93 | — | 4 |
| 122,419 26 | 389,215 52 | 1,200,202 71 | 338,920 28 | 5,731,395 98 | 5 |
| 117,743 19 | 516,647 41 | 2,335,970 79 | 1,456,274 92 | 3,251,375 41 | 6 |
| 10,867,254 33 | 9,940,217 66 | 29,033,417 12 | 18,751,498 87 | 40,828,315 80 | 7 |
| 574 90 | 88,904 99 | 238,634 37 | 64,834 29 | 171 55 | 8 |
| 300,070 58 | 213,209 76 | 1,053,927 06 | 370,745 69 | 966,490 47 | 9 |
| 234,100 00 | 119,084 45 | 223,020 65 | 82,138 49 | 106,963 52 | 10 |
| 55,000 00 | 14,336 03 | 135,579 73 | 56,938 91 | 53,700 56 | 11 |
| 25,378 66 | 29,033 87 | 5,273 08 | — | 498,732 35 | 12 |
| 342 50 | 345 06 | 4,230 54 | 53,622 88 | — | 13 |
| — | — | 31,482 05 | 54,351 10 | 191,573 07 | 14 |
| 14,843 09 | 19,181 37 | 39,319 10 | 40,107 94 | 79,931 28 | 15 |
| 1 00 | 4,220 12 | 1 00 | 1 00 | — | 16 |
| 69,913 43 | 47,737 38 | 49,513 41 | 10,112 10 | 8,057 83 | 17 |
| **$14,645,740 11** | **$14,096,859 18** | **$46,243,721 00** | **$27,541,776 90** | **$62,471,131 05** | 18 |
| $12,830,856 68 | $12,196,199 51 | $41,323,023 47 | $24,075,715 76 | $54,370,703 58 | 19 |
| — | — | — | — | — | 20 |
| — | — | — | — | — | 21 |
| 58,292 00 | 137,435 75 | 339,768 75 | 98,355 50 | 478,088 00 | 22 |
| — | — | — | — | — | 23 |
| — | — | — | — | — | 24 |
| 28,915 41 | 19,040 86 | 26,156 45 | 13,671 42 | — | 25 |
| 260,662 87 | 223,476 75 | 309,785 92 | 505,873 95 | 1,602,333 98 | 26 |
| 64,116 41 | 74,267 43 | 107,104 41 | 93,475 25 | 224,444 74 | 27 |
| 34,350 03 | — | 66,696 64 | — | 732,932 44 | 28 |
| 86,620 91 | 16,669 46 | 42,912 94 | 9,970 29 | 64,330 66 | 29 |
| 610,500 00 | 718,600 00 | 2,299,000 00 | 1,302,750 00 | 3,073,864 09 | 30 |
| 4.74 | 5.82 | 5.52 | 5.39 | 5.60 | 31 |
| 671,425 80 | 711,169 42 | 1,729,272 42 | 1,441,964 73 | 1,924,433 56 | 32 |
| 5.21 | 5.76 | 4.15 | 5.96 | 3.51 | 33 |
| **$14,645,740 11** | **$14,096,859 18** | **$46,243,721 00** | **$27,541,776 90** | **$62,471,131 05** | 34 |
| 8,298 | 8,687 | 23,812 | 14,451 | 27,157 | 35 |
| 1,216 | 1,020 | 3,656 | 1,241 | 3,040 | 36 |
| 1,102 | 923 | 3,108 | 1,803 | 3,859 | 37 |
| 8,412 | 8,784 | 24,360 | 13,889 | 26,338 | 38 |
| 4 | 4 | 4 | 4 | 4 | 39 |
| $459,682 68 | $451,770 51 | $1,546,527 98 | $906,553 18 | $1,982,367 63 | 40 |
| 23,637 | 21,556 | 62,974 | 27,257 | 80,103 | 41 |
| 12,518 | 13,448 | 36,618 | 16,353 | 44,340 | 42 |
| $4,876,259 06 | $3,465,241 34 | $11,907,922 35 | $5,799,463 92 | $15,753,488 25 | 43 |
| $3,956,439 71 | $3,112,439 28 | $10,680,851 15 | $5,373,280 57 | $13,504,344 05 | 44 |
| $1,525 00 | $1,376 00 | $1,696 00 | $1,733 00 | $2,044 00 | 45 |
| 1,101 | 1,736 | 3,177 | 1,909 | 2,291 | 46 |
| $9,870 00 | $5,726 00 | $9,139 00 | $9,823 00 | $17,821 00 | 47 |
| 221 | 509 | 1,047 | 473 | 297 | 48 |
| $1,360 00 | $594 00 | $1,235 00 | $921 00 | $3,254 00 | 49 |
| $652,453 69 | $645,632 46 | $2,159,812 13 | $1,243,233 78 | $2,794,030 21 | 50 |
| $69,463 25 | $72,075 29 | $208,309 90 | $126,254 58 | $295,138 68 | 51 |
| 35,413 83 | 22,723 74 | 59,029 41 | 21,472 07 | 67,058 39 | 52 |
| 10,510 93 | 7,392 53 | 25,092 48 | 10,510 72 | 19,586 55 | 53 |
| 1,461 26 | 1,336 15 | 6,381 78 | 3,562 39 | 6,769 28 | 54 |
| — | — | 5,274 51 | 3,620 11 | 23,831 64 | 55 |
| 41,191 77 | 33,896 48 | 97,779 62 | 76,869 71 | 153,414 25 | 56 |
| 12 31 | 11 26 | 9 73 | 10 06 | 10 41 | 57 |

| | | CAMBRIDGE | |
|---|---|---|---|
| | | CAMBRIDGE SAVINGS BANK | CAMBRIDGE-PORT SAVINGS BANK |
| | **Assets** | | |
| 1 | Cash, checks and items | $249,385 60 | $345,926 91 |
| 2 | Due from banks | 846,739 83 | 487,651 49 |
| 3 | U. S. Government obligations, direct and fully guaranteed | 31,270,570 48 | 22,542,219 39 |
| 4 | State, county and municipal obligations | 554,996 57 | 679,654 99 |
| 5 | Other bonds, notes and debentures | 954,060 36 | 5,519,788 13 |
| 6 | Bank and fire insurance company stocks, etc. | 3,215,841 86 | 4,122,738 34 |
| 7 | Real estate loans | 95,367,535 77 | 57,032,459 01 |
| 8 | Personal loans | 265,840 79 | — |
| 9 | Other loans | 763,450 65 | 184,173 44 |
| 10 | Banking premises | 371,173 58 | 327,793 48 |
| 11 | Furniture and fixtures | 70,621 79 | 241,305 11 |
| 12 | Other real estate owned, etc. | 17,369 29 | 2,772 55 |
| 13 | Taxes and insurance paid on mortgaged properties | — | — |
| 14 | Mortgage acquisition costs | 226,431 24 | 189,096 04 |
| 15 | Mutual Savings Central Fund, Inc. | 181,930 26 | 84,700 41 |
| 16 | Deposit Insurance Fund | — | 1 00 |
| 17 | All other assets | 67,125 79 | 19,058 69 |
| 18 | Total | $134,423,073 86 | $91,779,338 98 |
| | **Liabilities** | | |
| 19 | Ordinary deposits | $105,877,221 17 | $81,093,889 23 |
| 20 | Notice accounts | 14,222,823 66 | — |
| 21 | Systematic savings | — | — |
| 22 | Club deposits | 247,534 00 | 779,356 00 |
| 23 | Borrowed money | — | — |
| 24 | Dividends on deposits, declared and unpaid | — | — |
| 25 | Unearned discount | 556,231 78 | 157,555 01 |
| 26 | Due to mortgagors | 357,925 00 | 81,517 49 |
| 27 | Mortgagors' payments not applied | 145,293 02 | 173,496 39 |
| 28 | Net interim income | 452,284 59 | 169,580 81 |
| 29 | All other liabilities | 35,702 36 | 20,182 98 |
| 30 | Guaranty Fund | 7,069,000 00 | 4,641,250 00 |
| 31 | Percentage to total deposits | 5.87 | 5.67 |
| 32 | Other surplus accounts | 5,459,058 28 | 4,662,511 07 |
| 33 | Percentage to total deposits | 4.54 | 5.69 |
| 34 | Total | $134,423,073 86 | $91,779,338 98 |
| | **General Information** | | |
| 35 | Number of deposit accounts October 31, 1962 | 41,013 | 38,875 |
| 36 | Number of deposit accounts opened during period | 7,245 | 4,092 |
| 37 | Number of deposit accounts closed during period | 6,510 | 4,852 |
| 38 | Number of accounts October 31, 1963 | 41,748 | 38,115 |
| 39 | Annual rate of ordinary and extra dividends paid during period | 4 | 4⅛ |
| 40 | Amount of dividends paid during period | $4,563,474 88 | $3,202,797 97 |
| 41 | Number of deposits made during period | 115,338 | 112,116 |
| 42 | Number of withdrawals made during period | 90,297 | 75,587 |
| 43 | Amount deposited during period | $45,513,786 29 | $19,398,561 23 |
| 44 | Amount withdrawn during period | $42,843,877 85 | $19,173,762 01 |
| 45 | Average amount in each account | $2,877 00 | $2,127 00 |
| 46 | Number of real estate loans October 31 | 7,694 | 4,943 |
| 47 | Average real estate loan | $12,395 00 | $11,538 00 |
| 48 | Number of other loans October 31 | 1,006 | 139 |
| 49 | Average other loan | $1,023 00 | $1,325 00 |
| 50 | Gross income received during period | $6,070,589 69 | $4,171,543 10 |
| | **Classification of Expenses, Cost per $1,000 of Deposits** | | |
| 51 | Salaries, fees, bonuses, etc. | $377,887 03 | $266,523 78 |
| 52 | Bank building occupancy | 64,426 60 | 50,096 01 |
| 53 | Advertising | 17,683 44 | 10,842 84 |
| 54 | Contributions, etc. | 18,706 30 | 14,793 42 |
| 55 | State tax | 79,562 21 | 28,595 99 |
| 56 | Miscellaneous | 157,994 75 | 152,265 75 |
| 57 | Total of above costs per $1,000 of deposits | 5 96 | 6 45 |

| CAMBRIDGE | | CANTON | CHELSEA | | |
|---|---|---|---|---|---|
| EAST CAMBRIDGE SAVINGS BANK | NORTH AVENUE SAVINGS BANK | THE CANTON INSTITUTION FOR SAVINGS | CHELSEA SAVINGS BANK | COUNTY SAVINGS BANK | |
| $127,394 68 | $108,932 09 | $65,303 21 | $162,886 99 | $133,793 84 | 1 |
| 225,700 97 | 907,780 88 | 47,942 48 | 1,369,392 85 | 656,377 26 | 2 |
| 11,005,059 29 | 13,031,920 06 | 891,981 83 | 22,810,795 72 | 6,196,709 90 | 3 |
| 9,950 00 | 721,079 89 | 25,080 98 | — | — | 4 |
| 1,370,390 39 | — | 720,507 60 | 3,351,969 10 | 349,657 39 | 5 |
| 1,487,986 66 | 60,657 20 | 254,555 17 | — | 946,258 06 | 6 |
| 21,801,074 11 | 26,656,415 15 | 4,279,309 85 | 27,028,479 05 | 8,322,086 02 | 7 |
| 71,410 93 | — | 19,801 13 | — | — | 8 |
| 226,589 31 | 201,155 02 | 12,364 38 | 540,006 46 | 162,449 36 | 9 |
| 61,000 00 | 101,131 12 | 32,330 28 | 41,796 20 | 140,507 49 | 10 |
| 42,132 68 | 50,177 76 | 12,141 41 | 33,940 22 | 27,734 87 | 11 |
| 76,597 53 | 96,897 59 | — | — | — | 12 |
| 36,862 13 | — | — | — | 2,309 10 | 13 |
| 45,667 29 | — | — | 44,891 34 | — | 14 |
| 67,034 67 | 58,254 09 | 10,213 06 | 87,956 11 | 27,061 17 | 15 |
| 1 00 | 1 00 | 1 00 | 1 00 | 1 00 | 16 |
| 9,676 13 | 34,481 85 | 19,276 84 | 9,660 92 | 19,476 03 | 17 |
| **$36,664,527 77** | **$42,028,883 70** | **$6,390,809 22** | **$55,481,775 96** | **$16,984,421 49** | 18 |
| $32,461,777 50 | $36,955,567 72 | $5,507,590 10 | $48,436,936 06 | $14,867,174 79 | 19 |
| — | — | — | — | — | 20 |
| — | — | — | — | — | 21 |
| 184,676 50 | 80,239 00 | — | 377,182 00 | — | 22 |
| — | — | 50,000 00 | — | — | 23 |
| — | — | — | — | — | 24 |
| 200 18 | 65,098 67 | 2,275 11 | 1,138 06 | 2,293 91 | 25 |
| 57,111 33 | 104,025 71 | 93,335 02 | 234,119 97 | 64,676 47 | 26 |
| 56,380 43 | 58,804 10 | 53,214 73 | 787,986 80 | 307,137 70 | 27 |
| 36,201 51 | 86,057 18 | 21,092 19 | 69,102 40 | 2,968 91 | 28 |
| 21,006 90 | 18,860 58 | 11,451 35 | 46,264 49 | 24,771 45 | 29 |
| 2,328,734 23 | 2,089,195 00 | 360,900 00 | 3,476,000 00 | 942,000 00 | 30 |
| 7.13 | 5.64 | 6.55 | 7.12 | 6.34 | 31 |
| 1,518,439 19 | 2,571,035 74 | 290,950 72 | 2,053,046 18 | 773,398 26 | 32 |
| 4.65 | 6.94 | 5.28 | 4.20 | 5.20 | 33 |
| **$36,664,527 77** | **$42,028,883 70** | **$6,390,809 22** | **$55,481,775 96** | **$16,984,421 49** | 34 |
| 14,560 | 14,301 | 3,726 | 26,052 | 7,833 | 35 |
| 1,373 | 1,245 | 527 | 2,147 | 865 | 36 |
| 1,615 | 1,551 | 381 | 2,993 | 1,016 | 37 |
| 14,318 | 13,995 | 3,872 | 25,206 | 7,682 | 38 |
| 4⅛ | 4⅛ | 4 | 4 | 4 | 39 |
| $1,272,446 95 | $1,448,985 34 | $199,421 34 | $1,836,701 73 | $551,870 06 | 40 |
| 26,602 | 30,232 | 8,479 | 59,136 | 21,867 | 41 |
| 13,433 | 19,013 | 4,564 | 34,792 | 11,402 | 42 |
| $6,585,780 95 | $8,395,137 73 | $1,635,542 82 | $9,626,328 11 | $3,429,216 58 | 43 |
| $6,620,573 69 | $7,698,352 29 | $1,243,972 44 | $10,027,421 06 | $3,045,975 28 | 44 |
| $2,267 00 | $2,640 00 | $1,422 00 | $1,921 00 | $1,935 00 | 45 |
| 1,974 | 2,504 | 500 | 3,348 | 1,161 | 46 |
| $11,044 00 | $10,645 00 | $8,558 00 | $8,073 00 | $7,168 00 | 47 |
| 271 | 207 | 11 | 346 | 82 | 48 |
| $1,099 00 | $971 00 | $2,924 00 | $1,560 00 | $1,981 00 | 49 |
| $1,726,555 40 | $1,878,719 18 | $273,895 41 | $2,418,651 64 | $743,321 39 | 50 |
| $133,569 04 | $175,580 03 | $30,851 58 | $200,670 01 | $72,888 72 | 51 |
| 22,205 64 | 18,113 95 | 7,586 49 | 28,742 76 | 28,881 48 | 52 |
| 14,481 21 | 12,379 16 | 1,822 56 | 5,031 96 | 3,735 83 | 53 |
| 5,485 49 | 6,080 60 | 130 00 | 4,167 54 | 1,020 96 | 54 |
| — | — | 1,198 00 | — | — | 55 |
| 52,161 50 | 58,154 53 | 17,450 66 | 72,762 22 | 34,340 84 | 56 |
| 7 02 | 7 31 | 10 72 | 6 42 | 9 48 | 57 |

| | | CHICOPEE | |
|---|---|---|---|
| | | CHICOPEE SAVINGS BANK | CHICOPEE FALLS SAVINGS BANK |
| | **Assets** | | |
| 1 | Cash, checks and items | $135,422 23 | $111,002 74 |
| 2 | Due from banks | 433,932 52 | 411,806 99 |
| 3 | U. S. Government obligations, direct and fully guaranteed | 8,630,353 63 | 6,464,080 14 |
| 4 | State, county and municipal obligations | — | 25,013 26 |
| 5 | Other bonds, notes and debentures | 254,852 43 | 621,385 10 |
| 6 | Bank and fire insurance company stocks, etc. | 22,220 34 | 1,088,969 25 |
| 7 | Real estate loans | 17,108,467 17 | 13,077,365 47 |
| 8 | Personal loans | 113,623 22 | 52,386 26 |
| 9 | Other loans | 290,593 87 | 219,126 37 |
| 10 | Banking premises | 130,454 01 | 136,733 16 |
| 11 | Furniture and fixtures | 37,506 60 | 21,474 17 |
| 12 | Other real estate owned, etc. | — | 8,358 30 |
| 13 | Taxes and insurance paid on mortgaged properties | — | 49 14 |
| 14 | Mortgage acquisition costs | 2,438 57 | 285 64 |
| 15 | Mutual Savings Central Fund, Inc. | 32,207 47 | 27,949 82 |
| 16 | Deposit Insurance Fund | 4,195 23 | 7,006 27 |
| 17 | All other assets | 20,055 74 | 3,180 60 |
| 18 | Total | $27,216,323 03 | $22,276,172 68 |
| | **Liabilities** | | |
| 19 | Ordinary deposits | $23,745,283 14 | $19,667,222 17 |
| 20 | Notice accounts | — | — |
| 21 | Systematic savings | — | — |
| 22 | Club deposits | 156,062 50 | 180,720 50 |
| 23 | Borrowed money | — | — |
| 24 | Dividends on deposits, declared and unpaid | — | — |
| 25 | Unearned discount | 76,554 34 | 120,845 03 |
| 26 | Due to mortgagors | 184,711 96 | 64,732 10 |
| 27 | Mortgagors' payments not applied | — | 30,409 44 |
| 28 | Net interim income | 335,848 94 | 245,003 12 |
| 29 | All other liabilities | 513,904 13 | 15,504 23 |
| 30 | Guaranty Fund | 999,266 79 | 1,138,675 00 |
| 31 | Percentage to total deposits | 4.18 | 5.74 |
| 32 | Other surplus accounts | 1,204,691 23 | 813,061 09 |
| 33 | Percentage to total deposits | 5.04 | 4.09 |
| 34 | Total | $27,216,323 03 | $22,276,172 68 |
| | **General Information** | | |
| 35 | Number of deposit accounts October 31, 1962 | 12,923 | 10,336 |
| 36 | Number of deposit accounts opened during period | 1,242 | 1,314 |
| 37 | Number of deposit accounts closed during period | 1,379 | 1,355 |
| 38 | Number of accounts October 31, 1963 | 12,786 | 10,295 |
| 39 | Annual rate of ordinary and extra dividends paid during period | 4 | 4 |
| 40 | Amount of dividends paid during period | $901,503 40 | $746,862 39 |
| 41 | Number of deposits made during period | 32,345 | 20,972 |
| 42 | Number of withdrawals made during period | 13,921 | 12,825 |
| 43 | Amount deposited during period | $5,066,687 81 | $3,958,103 24 |
| 44 | Amount withdrawn during period | $4,871,783 99 | $3,951,985 20 |
| 45 | Average amount in each account | $1,838 00 | $1,893 00 |
| 46 | Number of real estate loans October 31 | 2,419 | 1,639 |
| 47 | Average real estate loan | $7,073 00 | $7,978 00 |
| 48 | Number of other loans October 31 | 482 | 323 |
| 49 | Average other loan | $839 00 | $840 00 |
| 50 | Gross income received during period | $1,225,415 66 | $1,000,835 20 |
| | **Classification of Expenses, Cost per $1,000 of Deposits** | | |
| 51 | Salaries, fees, bonuses, etc. | $95,247 08 | $103,306 29 |
| 52 | Bank building occupancy | 22,116 48 | 22,721 17 |
| 53 | Advertising | 12,129 09 | 9,266 12 |
| 54 | Contributions, etc. | 1,025 00 | 2,427 03 |
| 55 | State tax | 1,159 17 | 14,381 82 |
| 56 | Miscellaneous | 48,463 22 | 39,353 95 |
| 57 | Total of above costs per $1,000 of deposits | 7 59 | 9 73 |

| CLINTON | COHASSET | CONCORD | CONWAY | DANVERS | |
|---|---|---|---|---|---|
| CLINTON SAVINGS BANK | COHASSET SAVINGS BANK | THE MIDDLESEX INSTITUTION FOR SAVINGS | CONWAY SAVINGS BANK | DANVERS SAVINGS BANK | |
| $62,229 94 | $14,861 24 | $128,085 66 | $2,245 41 | $294,929 44 | 1 |
| 19,752 32 | 123,230 19 | 229,956 66 | 136,175 21 | 304,584 42 | 2 |
| 2,459,422 62 | 1,791,301 20 | 4,988,033 19 | 1,469,553 84 | 5,139,533 15 | 3 |
| 60,554 23 | — | — | — | 671,867 64 | 4 |
| 1,805,435 52 | 392,057 96 | 466,949 75 | 230,326 24 | 2,514,332 88 | 5 |
| 41,500 00 | 269,244 76 | 1,047,127 17 | 233,120 20 | 1,145,278 21 | 6 |
| 9,358,455 24 | 5,628,398 24 | 17,975,264 53 | 3,613,998 09 | 21,240,586 32 | 7 |
| — | — | 65,723 69 | 3,418 61 | 217,425 56 | 8 |
| 434,965 12 | 182,693 67 | 535,129 72 | 158,044 66 | 570,818 09 | 9 |
| 61,625 87 | 9,244 09 | 183,338 53 | — | 83,188 58 | 10 |
| 12,776 26 | 8,064 90 | 50,938 36 | 5,716 53 | 22,198 10 | 11 |
| — | — | 734 49 | — | 12,695 01 | 12 |
| 1,863 30 | 44 61 | 206 11 | 1,261 13 | — | 13 |
| — | 2,202 25 | — | — | — | 14 |
| 23,929 88 | 12,370 67 | 27,493 50 | 4,783 65 | 38,167 97 | 15 |
| 2,271 77 | 1 00 | 1 00 | 1 00 | 5,358 18 | 16 |
| 5,714 63 | 684 41 | 27,364 48 | 717 46 | 30,615 77 | 17 |
| **$14,350,496 70** | **$8,434,399 19** | **$25,726,346 84** | **$5,859,362 03** | **$32,291,579 32** | 18 |
| $13,072,614 67 | $7,527,456 81 | $22,931,509 23 | $5,350,950 92 | $28,564,703 78 | 19 |
| — | — | — | — | — | 20 |
| — | — | — | — | — | 21 |
| 35,131 59 | — | 94,753 00 | — | 186,890 64 | 22 |
| — | — | — | — | — | 23 |
| — | — | — | — | — | 24 |
| 19,004 70 | — | 47,865 58 | 138 73 | 54,700 92 | 25 |
| 93,879 54 | 50,275 87 | 336,113 62 | 52,790 36 | 230,941 59 | 26 |
| 20,748 21 | 2,108 13 | 88,860 18 | 31,313 99 | 115,962 97 | 27 |
| 19,417 63 | 120,946 51 | 88,544 02 | — | 129,049 77 | 28 |
| 176 21 | 898 42 | 7,182 03 | 293 61 | 3,980 10 | 29 |
| 849,945 66 | 434,941 81 | 1,014,000 00 | 195,000 00 | 1,678,500 00 | 30 |
| 6.48 | 5.77 | 4.40 | 3.64 | 5.83 | 31 |
| 239,578 49 | 297,771 64 | 1,117,519 18 | 228,874 42 | 1,326,849 55 | 32 |
| 1.82 | 3.95 | 4.85 | 4.28 | 4.61 | 33 |
| **$14,350,496 70** | **$8,434,399 19** | **$25,726,346 84** | **$5,859,362 03** | **$32,291,579 32** | 34 |
| 8,719 | 4,611 | 13,441 | 2,347 | 15,866 | 35 |
| 830 | 404 | 1,542 | 256 | 1,466 | 36 |
| 735 | 470 | 1,081 | 131 | 1,590 | 37 |
| 8,814 | 4,545 | 13,902 | 2,472 | 15,742 | 38 |
| 4 | 4 | 4 | 4 | 4¼ | 39 |
| $483,197 21 | $277,631 68 | $839,567 15 | $200,866 17 | $1,121,352 64 | 40 |
| 19,387 | 8,080 | 37,538 | 2,967 | 39,857 | 41 |
| 11,345 | 5,395 | 18,031 | 1,424 | 23,877 | 42 |
| $3,432,575 38 | $1,977,494 54 | $7,719,223 67 | $936,438 22 | $8,042,904 63 | 43 |
| $3,107,994 36 | $1,748,877 96 | $6,622,786 10 | $726,265 29 | $7,213,933 40 | 44 |
| $1,483 00 | $1,656 00 | $1,646 00 | $2,165 00 | $1,806 00 | 45 |
| 1,291 | 605 | 1,581 | 668 | 2,313 | 46 |
| $7,248 00 | $9,303 00 | $11,370 00 | $5,410 00 | $9,183 00 | 47 |
| 398 | 68 | 394 | 180 | 853 | 48 |
| $1,092 00 | $2,687 00 | $1,525 00 | $897 00 | $924 00 | 49 |
| $647,408 59 | $386,484 12 | $1,159,355 24 | $258,954 81 | $1,493,138 56 | 50 |
| $48,851 45 | $27,508 28 | $116,039 14 | $23,144 93 | $140,469 60 | 51 |
| 18,231 40 | 3,147 42 | 34,345 36 | 1,696 44 | 23,130 17 | 52 |
| 2,138 01 | 677 93 | 10,811 60 | 91 88 | 15,156 47 | 53 |
| 799 35 | 75 00 | 512 00 | 395 00 | 5,307 00 | 54 |
| 6,366 87 | 317 70 | 1,073 19 | 830 94 | 3,491 93 | 55 |
| 21,977 43 | 12,454 73 | 52,283 45 | 14,080 00 | 51,285 89 | 56 |
| 7 52 | 5 86 | 9 38 | 7 52 | 8 37 | 57 |

| | | DEDHAM | EAST BRIDGE-WATER |
|---|---|---|---|
| | | DEDHAM INSTITUTION FOR SAVINGS | EAST BRIDGEWATER SAVINGS BANK |
| | **Assets** | | |
| 1 | Cash, checks and items | $422,122 83 | $39,748 05 |
| 2 | Due from banks | 970,732 52 | 244,916 23 |
| 3 | U. S. Government obligations, direct and fully guaranteed | 15,529,513 58 | 2,138,892 43 |
| 4 | State, county and municipal obligations | 24,000 00 | — |
| 5 | Other bonds, notes and debentures | 2,014,331 78 | 380,595 90 |
| 6 | Bank and fire insurance company stocks, etc. | 1,057,673 51 | 212,240 72 |
| 7 | Real estate loans | 37,887,106 99 | 8,733,435 84 |
| 8 | Personal loans | — | 65,298 57 |
| 9 | Other loans | 400,968 54 | 118,150 63 |
| 10 | Banking premises | 191,898 43 | 118,387 04 |
| 11 | Furniture and fixtures | 108,323 37 | 23,694 09 |
| 12 | Other real estate owned, etc. | 1,024 95 | — |
| 13 | Taxes and insurance paid on mortgaged properties | — | 295 75 |
| 14 | Mortgage acquisition costs | 7,410 89 | — |
| 15 | Mutual Savings Central Fund, Inc. | 67,197 13 | 21,044 89 |
| 16 | Deposit Insurance Fund | 1 00 | 1 00 |
| 17 | All other assets | 6,935 61 | 5,827 55 |
| 18 | Total | $58,689,241 13 | $12,102,528 69 |
| | **Liabilities** | | |
| 19 | Ordinary deposits | $52,063,431 25 | $10,616,212 08 |
| 20 | Notice accounts | — | — |
| 21 | Systematic savings | — | — |
| 22 | Club deposits | 158,301 50 | 62,615 00 |
| 23 | Borrowed money | — | — |
| 24 | Dividends on deposits, declared and unpaid | — | — |
| 25 | Unearned discount | 94,272 22 | 24,489 21 |
| 26 | Due to mortgagors | 831,445 67 | 254,081 36 |
| 27 | Mortgagors' payments not applied | 247,438 93 | 22,055 74 |
| 28 | Net interim income | — | 30,296 56 |
| 29 | All other liabilities | 13,622 62 | 1,252 42 |
| 30 | Guaranty Fund | 2,426,500 00 | 631,500 00 |
| 31 | Percentage to total deposits | 4.65 | 5.91 |
| 32 | Other surplus accounts | 2,854,228 94 | 460,026 32 |
| 33 | Percentage to total deposits | 5.47 | 4.31 |
| 34 | Total | $58,689,241 13 | $12,102,528 69 |
| | **General Information** | | |
| 35 | Number of deposit accounts October 31, 1962 | 24,348 | 6,472 |
| 36 | Number of deposit accounts opened during period | 2,377 | 920 |
| 37 | Number of deposit accounts closed during period | 2,504 | 718 |
| 38 | Number of accounts October 31, 1963 | 24,221 | 6,674 |
| 39 | Annual rate of ordinary and extra dividends paid during period | 4 | 4 |
| 40 | Amount of dividends paid during period | $1,949,439 26 | $396,760 13 |
| 41 | Number of deposits made during period | 61,232 | 15,231 |
| 42 | Number of withdrawals made during period | 32,343 | 9,312 |
| 43 | Amount deposited during period | $13,481,944 11 | $2,995,621 43 |
| 44 | Amount withdrawn during period | $12,823,851 15 | $2,569,111 12 |
| 45 | Average amount in each account | $2,149 00 | $1,584 00 |
| 46 | Number of real estate loans October 31 | 3,816 | 1,236 |
| 47 | Average real estate loan | $9,928 00 | $7,065 00 |
| 48 | Number of other loans October 31 | 114 | 272 |
| 49 | Average other loan | $3,517 00 | $674 00 |
| 50 | Gross income received during period | $2,624,398 48 | $559,719 08 |
| | **Classification of Expenses, Cost per $1,000 of Deposits** | | |
| 51 | Salaries, fees, bonuses, etc. | $219,045 46 | $72,694 98 |
| 52 | Bank building occupancy | 47,373 19 | 17,973 77 |
| 53 | Advertising | 11,628 79 | 4,330 11 |
| 54 | Contributions, etc. | 2,300 00 | 1,249 19 |
| 55 | State tax | 4,123 44 | — |
| 56 | Miscellaneous | 100,293 63 | 29,932 62 |
| 57 | Total of above costs per $1,000 of deposits | 7 39 | 11 89 |

| EAST-HAMPTON | EASTON | EDGARTOWN | EVERETT | FAIRHAVEN | |
|---|---|---|---|---|---|
| EASTHAMPTON SAVINGS BANK | NORTH EASTON SAVINGS BANK | DUKES COUNTY SAVINGS BANK | EVERETT SAVINGS BANK | FAIRHAVEN INSTITUTION FOR SAVINGS | |
| $52,533 04 | $27,339 76 | $8,979 18 | $168,768 14 | $114,955 64 | 1 |
| 295,386 80 | 70,547 29 | 153,402 60 | 147,151 74 | 122,292 82 | 2 |
| 6,047,092 30 | 2,223,904 61 | 704,579 75 | 4,313,720 20 | 13,605,976 50 | 3 |
| — | 75,507 50 | — | 25,307 05 | 325,571 73 | 4 |
| 79,925 00 | 704,878 57 | — | 1,988,691 60 | 1,505,943 00 | 5 |
| 1,474,511 69 | 610,348 13 | — | 492,557 27 | 2,497,401 28 | 6 |
| 21,546,716 49 | 5,793,290 40 | 2,176,635 67 | 14,120,171 01 | 28,063,904 71 | 7 |
| 22,468 00 | — | 35,927 90 | 54,022 00 | — | 8 |
| 500,130 40 | 64,020 81 | 264,939 62 | — | 168,204 62 | 9 |
| 141,373 84 | 22,266 10 | 14,773 04 | 93,400 00 | 50,798 11 | 10 |
| 54,576 81 | 5,935 37 | 2,663 25 | 37,758 22 | 56,668 33 | 11 |
| 8,159 83 | — | — | — | 50,362 60 | 12 |
| — | 93 62 | — | 12,081 67 | 511 25 | 13 |
| 39,716 91 | — | — | 12,039 93 | — | 14 |
| 31,843 05 | 14,066 47 | 778 03 | 31,051 15 | 31,927 49 | 15 |
| 8,890 82 | 1 00 | 1 00 | 1 00 | 7,003 75 | 16 |
| 14,246 79 | 4,761 90 | — | 2,111 19 | 31,199 59 | 17 |
| **$30,317,571 77** | **$9,616,961 53** | **$3,362,680 04** | **$21,498,832 17** | **$46,632,721 42** | 18 |
| $20,204,248 83 | $8,415,201 96 | $3,219,403 74 | $19,250,721 04 | $41,223,881 51 | 19 |
| 5,944,790 95 | — | — | — | — | 20 |
| — | — | — | — | — | 21 |
| 69,062 50 | 29,669 00 | 4,115 00 | 212,583 00 | 6,740 00 | 22 |
| — | — | — | — | — | 23 |
| — | — | — | — | — | 24 |
| 145,945 47 | — | 3,934 11 | 49,551 49 | — | 25 |
| 309,616 46 | 51,604 97 | 56,500 58 | 50,537 57 | 889,431 69 | 26 |
| 741,417 41 | 34,845 05 | 5,841 53 | 62,794 29 | 167,216 28 | 27 |
| 308,727 58 | 14,544 81 | 5,717 03 | — | 97,216 00 | 28 |
| 7,566 24 | 8,173 91 | 730 39 | 13,248 40 | 155 49 | 29 |
| 1,004,500 00 | 591,400 00 | 59,805 04 | 1,058,500 00 | 1,407,000 00 | 30 |
| 3.83 | 7.00 | 1.86 | 5.44 | 3.41 | 31 |
| 1,581,696 33 | 471,521 83 | 6,632 62 | 800,896 38 | 2,841,080 45 | 32 |
| 6.03 | 5.58 | .21 | 4.11 | 6.89 | 33 |
| **$30,317,571 77** | **$9,616,961 53** | **$3,362,680 04** | **$21,498,832 17** | **$46,632,721 42** | 34 |
| 11,636 | 4,433 | 1,801 | 13,169 | 15,373 | 35 |
| 1,565 | 549 | 308 | 1,109 | 1,697 | 36 |
| 841 | 335 | 140 | 1,631 | 1,185 | 37 |
| 12,360 | 4,647 | 1,969 | 12,647 | 15,885 | 38 |
| 4 | 4 | 4 | 3½ | 4⅜ | 39 |
| $970,873 71 | $315,934 25 | $103,187 68 | $669,072 71 | $1,657,940 79 | 40 |
| 36,001 | 9,317 | 4,654 | 24,129 | 34,031 | 41 |
| 17,190 | 5,587 | 1,899 | 14,947 | 19,018 | 42 |
| $7,160,334 62 | $1,943,988 01 | $1,515,930 03 | $4,351,841 88 | $9,798,646 37 | 43 |
| $5,984,695 32 | $1,686,963 16 | $774,031 71 | $4,993,982 75 | $8,047,545 45 | 44 |
| $2,116 00 | $1,803 00 | $1,605 00 | $1,516 00 | $2,595 00 | 45 |
| 2,891 | 791 | 321 | 1,639 | 4,087 | 46 |
| $7,453 00 | $7,324 00 | $6,781 00 | $8,615 00 | $6,908 00 | 47 |
| 334 | 72 | 181 | 45 | 214 | 48 |
| $1,565 00 | $889 00 | $1,662 00 | $1,200 00 | $786 00 | 49 |
| $1,352,954 88 | $435,744 25 | $142,517 50 | $926,938 05 | $2,118,096 08 | 50 |
| $115,727 72 | $39,014 12 | $14,912 99 | $78,913 96 | $131,587 01 | 51 |
| 23,188 77 | 4,642 52 | 3,111 33 | 18,350 51 | 10,106 58 | 52 |
| 5,063 76 | 2,884 61 | 1,180 34 | 5,259 73 | 5,198 40 | 53 |
| 3,488 48 | 110 00 | 344 43 | 100 00 | 1,860 00 | 54 |
| 9,577 71 | 1,177 58 | 1,376 53 | 14,730 09 | 2,074 78 | 55 |
| 45,763 97 | 21,533 95 | 6,415 11 | 47,795 98 | 46,873 36 | 56 |
| 7 76 | 8 24 | 8 50 | 8 58 | 4 79 | 57 |

| | | FALL RIVER | |
|---|---|---|---|
| | | THE CITIZENS' SAVINGS BANK | FALL RIVER SAVINGS BANK |
| | **Assets** | | |
| 1 | Cash, checks and items | $143,243 11 | $138,795 21 |
| 2 | Due from banks | 583,986 46 | 246,185 76 |
| 3 | U. S. Government obligations, direct and fully guaranteed | 18,995,998 34 | 11,782,599 57 |
| 4 | State, county and municipal obligations | 25,000 00 | 81,212 14 |
| 5 | Other bonds, notes and debentures | 2,976,169 49 | 4,162,956 75 |
| 6 | Bank and fire insurance company stocks, etc. | 3,213,715 61 | 846,128 61 |
| 7 | Real estate loans | 24,959,854 89 | 21,349,633 30 |
| 8 | Personal loans | 78,895 45 | — |
| 9 | Other loans | 448,543 45 | 361,279 17 |
| 10 | Banking premises | 280,872 09 | 120,520 97 |
| 11 | Furniture and fixtures | 18,888 75 | 12,503 76 |
| 12 | Other real estate owned, etc. | 39,848 52 | 14,970 53 |
| 13 | Taxes and insurance paid on mortgaged properties | — | 300 00 |
| 14 | Mortgage acquisition costs | — | — |
| 15 | Mutual Savings Central Fund, Inc. | 78,468 16 | 66,382 94 |
| 16 | Deposit Insurance Fund | 8,137 56 | 1 00 |
| 17 | All other assets | 34,024 00 | 5,877 30 |
| 18 | Total | $51,885,645 88 | $39,189,347 01 |
| | **Liabilities** | | |
| 19 | Ordinary deposits | $45,057,308 64 | $34,269,492 97 |
| 20 | Notice accounts | — | — |
| 21 | Systematic savings | — | — |
| 22 | Club deposits | 108,804 00 | 81,598 00 |
| 23 | Borrowed money | — | — |
| 24 | Dividends on deposits, declared and unpaid | — | — |
| 25 | Unearned discount | 161,812 69 | 188,974 05 |
| 26 | Due to mortgagors | 107,998 38 | 337,374 20 |
| 27 | Mortgagors' payments not applied | 105,210 86 | 83,264 32 |
| 28 | Net interim income | 835,629 87 | 84,807 24 |
| 29 | All other liabilities | 2,108 50 | 10,126 81 |
| 30 | Guaranty Fund | 3,225,458 18 | 2,557,939 38 |
| 31 | Percentage to total deposits | 7.14 | 7.45 |
| 32 | Other surplus accounts | 2,281,314 76 | 1,575,770 04 |
| 33 | Percentage to total deposits | 5.05 | 4.59 |
| 34 | Total | $51,885,645 88 | $39,189,347 01 |
| | **General Information** | | |
| 35 | Number of deposit accounts October 31, 1962 | 19,534 | 18,106 |
| 36 | Number of deposit accounts opened during period | 1,193 | 1,398 |
| 37 | Number of deposit accounts closed during period | 2,232 | 2,062 |
| 38 | Number of accounts October 31, 1963 | 18,495 | 17,442 |
| 39 | Annual rate of ordinary and extra dividends paid during period | 4 | 4 |
| 40 | Amount of dividends paid during period | $1,716,538 74 | $1,305,257 52 |
| 41 | Number of deposits made during period | 28,907 | 43,609 |
| 42 | Number of withdrawals made during period | 19,802 | 16,048 |
| 43 | Amount deposited during period | $8,049,209 55 | $7,040,686 70 |
| 44 | Amount withdrawn during period | $8,645,856 12 | $6,969,647 97 |
| 45 | Average amount in each account | $2,436 00 | $1,965 00 |
| 46 | Number of real estate loans October 31 | 3,174 | 2,448 |
| 47 | Average real estate loan | $7,863 00 | $8,721 00 |
| 48 | Number of other loans October 31 | 443 | 258 |
| 49 | Average other loan | $1,190 00 | $1,400 00 |
| 50 | Gross income received during period | $2,203,141 03 | $1,737,832 17 |
| | **Classification of Expenses, Cost per $1,000 of Deposits** | | |
| 51 | Salaries, fees, bonuses, etc. | $142,691 85 | $113,274 26 |
| 52 | Bank building occupancy | 42,033 54 | 27,593 09 |
| 53 | Advertising | 13,759 95 | 7,360 12 |
| 54 | Contributions, etc. | 5,005 00 | 4,446 20 |
| 55 | State tax | 63,056 57 | 45,255 74 |
| 56 | Miscellaneous | 70,505 12 | 56,502 04 |
| 57 | Total of above costs per $1,000 of deposits | 7 48 | 7 43 |

| FALL RIVER | | FITCHBURG | | FOXBOROUGH | |
|---|---|---|---|---|---|
| FALL RIVER FIVE CENTS SAVINGS BANK | UNION SAVINGS BANK | FITCHBURG SAVINGS BANK | THE WORCESTER NORTH SAVINGS INSTITUTION | FOXBOROUGH SAVINGS BANK | |
| $138,152 27 | $411,514 55 | $313,737 71 | $290,824 34 | $40,741 60 | 1 |
| 424,194 49 | 215,689 45 | 242,959 11 | 662,426 85 | 60,778 89 | 2 |
| 9,696,764 25 | 6,784,858 00 | 7,784,167 99 | 10,512,701 58 | 1,166,414 72 | 3 |
| — | — | — | 560,454 22 | 10,053 95 | 4 |
| 678,047 83 | 930,573 75 | — | 1,537,036 82 | 588,775 52 | 5 |
| 1,290,706 76 | 789,501 97 | 1,933,766 31 | 2,545,836 19 | 239,905 16 | 6 |
| 15,878,118 14 | 14,112,525 61 | 28,528,435 10 | 27,457,358 65 | 5,506,811 07 | 7 |
| 46,085 44 | — | 7,061 21 | 67,920 01 | — | 8 |
| 794,544 84 | 471,473 36 | 241,377 64 | 327,163 16 | 46,745 22 | 9 |
| 116,603 38 | 109,650 00 | 591,283 99 | 185,515 32 | 62,407 91 | 10 |
| 19,549 84 | 8,850 00 | 69,157 60 | 23,751 93 | 39,240 55 | 11 |
| — | — | 28,794 66 | 6,358 37 | 16,815 43 | 12 |
| — | 11,067 70 | — | 23 95 | — | 13 |
| — | — | 857 14 | — | — | 14 |
| 28,523 16 | 42,106 13 | 53,597 22 | 79,227 99 | 10,067 99 | 15 |
| 1 00 | 1 00 | — | 1 00 | 1 00 | 16 |
| 7,172 35 | 1,429 92 | 9,836 45 | 22,359 31 | 4,789 57 | 17 |
| **$29,118,463 75** | **$23,889,241 44** | **$39,805,032 13** | **$44,278,959 69** | **$7,793,548 58** | 18 |
| $25,224,912 06 | $20,900,110 40 | $31,026,567 10 | $36,501,438 24 | $7,010,171 31 | 19 |
| — | — | 4,070,721 93 | 1,918,849 83 | — | 20 |
| — | — | — | — | — | 21 |
| 136,041 50 | 294,545 00 | 91,061 66 | 170,221 00 | 4,263 00 | 22 |
| — | — | — | — | — | 23 |
| — | — | — | — | — | 24 |
| 78,873 75 | 12,425 61 | 98,713 28 | 5,243 95 | — | 25 |
| 96,009 11 | 245,036 94 | 426,571 65 | 283,963 96 | 57,853 13 | 26 |
| 63,810 74 | 31,282 72 | 167,737 41 | 204,903 73 | 30,189 05 | 27 |
| 440,223 95 | 467,985 79 | 148,747 34 | 157,374 72 | 25,195 26 | 28 |
| 1,535 33 | 13,686 11 | 17,120 57 | 834 95 | 6,369 37 | 29 |
| 1,750,427 62 | 1,447,100 00 | 2,070,683 00 | 2,670,500 00 | 339,614 00 | 30 |
| 6.90 | 6.83 | 5.88 | 6.92 | 4.84 | 31 |
| 1,326,629 69 | 477,068 87 | 1,687,108 19 | 2,365,629 31 | 319,893 46 | 32 |
| 5.23 | 2.25 | 4.79 | 6.13 | 4.56 | 33 |
| **$29,118,463 75** | **$23,889,241 44** | **$39,805,032 13** | **$44,278,959 69** | **$7,793,548 58** | 34 |
| 16,770 | 12,338 | 21,396 | 18,391 | 4,905 | 35 |
| 1,193 | 766 | 2,617 | 1,630 | 611 | 36 |
| 2,044 | 1,353 | 3,194 | 2,215 | 585 | 37 |
| 15,919 | 11,751 | 20,819 | 17,806 | 4,931 | 38 |
| 4 | 4 | 4 | 4¼ | 4 | 39 |
| $939,466 51 | $789,586 54 | $1,318,212 74 | $1,523,869 86 | $254,417 47 | 40 |
| 27,129 | 20,212 | 51,749 | 38,688 | 13,194 | 41 |
| 16,748 | 11,593 | 30,238 | 22,145 | 6,938 | 42 |
| $5,202,218 78 | $4,045,536 79 | $12,732,451 88 | $9,751,546 51 | $2,105,249 05 | 43 |
| $4,948,881 40 | $4,154,761 81 | $11,447,302 99 | $7,820,269 31 | $1,819,924 69 | 44 |
| $1,585 00 | $1,779 00 | $1,671 00 | $2,158 00 | $1,422 00 | 45 |
| 1,841 | 1,708 | 3,168 | 2,611 | 814 | 46 |
| $8,625 00 | $8,262 00 | $9,005 00 | $10,516 00 | $6,765 00 | 47 |
| 460 | 471 | 277 | 523 | 59 | 48 |
| $1,827 00 | $1,001 00 | $897 00 | $755 00 | $792 00 | 49 |
| $1,318,588 63 | $1,106,814 59 | $1,849,198 73 | $2,064,884 45 | $359,292 65 | 50 |
| $110,368 95 | $102,234 15 | $167,160 95 | $140,794 54 | $40,951 98 | 51 |
| 25,820 50 | 20,638 44 | 56,593 25 | 27,073 43 | 5,984 13 | 52 |
| 11,037 47 | 7,206 45 | 11,898 81 | 25,918 67 | 2,835 85 | 53 |
| 5,202 16 | 4,563 19 | 4,587 72 | 5,031 73 | 1,097 07 | 54 |
| 27,258 17 | 14,484 74 | 18,423 85 | — | 2,473 98 | 55 |
| 64,698 36 | 42,396 76 | 70,936 42 | 94,228 89 | 26,647 86 | 56 |
| 9 69 | 9 16 | 9 39 | 7 62 | 11 40 | 57 |

| | | FRAMINGHAM | FRANKLIN |
|---|---|---|---|
| | | FRAMINGHAM SAVINGS BANK | BENJAMIN FRANKLIN SAVINGS BANK |
| | **Assets** | | |
| 1 | Cash, checks and items | $90,148 06 | $103,626 20 |
| 2 | Due from banks | 470,421 83 | 155,282 76 |
| 3 | U. S. Government obligations, direct and fully guaranteed | 7,168,021 95 | 1,773,466 14 |
| 4 | State, county and municipal obligations | — | — |
| 5 | Other bonds, notes and debentures | 848,750 20 | 120,845 15 |
| 6 | Bank and fire insurance company stocks, etc. | 1,570,738 44 | 568,807 05 |
| 7 | Real estate loans | 25,315,659 67 | 7,987,689 09 |
| 8 | Personal loans | 789,830 70 | 897 48 |
| 9 | Other loans | 861,522 13 | 276,218 57 |
| 10 | Banking premises | 65,569 54 | 75,159 97 |
| 11 | Furniture and fixtures | 67,747 67 | 40,855 37 |
| 12 | Other real estate owned, etc. | — | — |
| 13 | Taxes and insurance paid on mortgaged properties | 3,211 89 | 330 54 |
| 14 | Mortgage acquisition costs | — | 8,430 70 |
| 15 | Mutual Savings Central Fund, Inc. | 27,532 48 | 12,677 79 |
| 16 | Deposit Insurance Fund | 1 00 | 1 00 |
| 17 | All other assets | 24,802 08 | 3,304 36 |
| 18 | Total | $37,303,957 64 | $11,127,592 17 |
| | **Liabilities** | | |
| 19 | Ordinary deposits | $33,752,199 74 | $8,225,890 71 |
| 20 | Notice accounts | — | 1,626,675 09 |
| 21 | Systematic savings | — | 4,229 62 |
| 22 | Club deposits | 65,647 00 | 34,890 00 |
| 23 | Borrowed money | — | — |
| 24 | Dividends on deposits, declared and unpaid | — | — |
| 25 | Unearned discount | 319,335 10 | 11,476 13 |
| 26 | Due to mortgagors | 272,741 39 | 80,279 13 |
| 27 | Mortgagors' payments not applied | 166,822 05 | 23,843 06 |
| 28 | Net interim income | 130,694 55 | 134,687 33 |
| 29 | All other liabilities | 40,722 85 | 6,931 32 |
| 30 | Guaranty Fund | 1,391,100 00 | 524,638 83 |
| 31 | Percentage to total deposits | 4.11 | 5.30 |
| 32 | Other surplus accounts | 1,164,694 96 | 454,050 95 |
| 33 | Percentage to total deposits | 3.44 | 4.59 |
| 34 | Total | $37,303,957 64 | $11,127,592 17 |
| | **General Information** | | |
| 35 | Number of deposit accounts October 31, 1962 | 24,187 | 6,806 |
| 36 | Number of deposit accounts opened during period | 2,463 | 881 |
| 37 | Number of deposit accounts closed during period | 3,265 | 646 |
| 38 | Number of accounts October 31, 1963 | 23,385 | 7,041 |
| 39 | Annual rate of ordinary and extra dividends paid during period | 4 | 3¾ |
| 40 | Amount of dividends paid during period | $1,263,325 90 | $344,754 17 |
| 41 | Number of deposits made during period | 59,508 | 17,318 |
| 42 | Number of withdrawals made during period | 32,644 | 10,609 |
| 43 | Amount deposited during period | $10,308,450 84 | $3,356,420 60 |
| 44 | Amount withdrawn during period | $8,670,526 81 | $3,205,028 31 |
| 45 | Average amount in each account | $1,442 00 | $1,400 00 |
| 46 | Number of real estate loans October 31 | 2,214 | 1,066 |
| 47 | Average real estate loan | $11,434 00 | $7,492 00 |
| 48 | Number of other loans October 31 | 1,581 | 201 |
| 49 | Average other loan | $1,044 00 | $1,378 00 |
| 50 | Gross income received during period | $1,754,366 70 | $511,999 41 |
| | **Classification of Expenses, Cost per $1,000 of Deposits** | | |
| 51 | Salaries, fees, bonuses, etc. | $147,006 18 | $59,975 49 |
| 52 | Bank building occupancy | 39,172 58 | 10,518 89 |
| 53 | Advertising | 41,190 25 | 4,331 78 |
| 54 | Contributions, etc. | 2,871 52 | 582 12 |
| 55 | State tax | 25,846 89 | 750 63 |
| 56 | Miscellaneous | 132,074 36 | 27,399 72 |
| 57 | Total of above costs per $1,000 of deposits | 11 51 | 10 51 |

| GARDNER | GEORGE-TOWN | GLOUCESTER | GREAT BARRINGTON | GREENFIELD | |
|---|---|---|---|---|---|
| THE GARDNER SAVINGS BANK | GEORGETOWN SAVINGS BANK | CAPE ANN SAVINGS BANK | GREAT BARRINGTON SAVINGS BANK | THE FRANKLIN SAVINGS INSTITUTION | |
| $101,566 82 | $63,457 08 | $211,317 02 | $103,344 18 | $204,082 24 | 1 |
| 543,651 43 | 241,491 95 | 267,160 00 | 267,784 19 | 501,703 67 | 2 |
| 10,626,217 45 | 1,257,892 34 | 6,213,291 78 | 5,807,407 85 | 12,373,513 31 | 3 |
| — | 65,051 16 | — | 808,324 74 | 193,432 98 | 4 |
| — | 169,757 75 | 661,562 54 | 137,590 31 | 750,679 38 | 5 |
| 2,102,140 14 | 335,227 90 | 1,380,347 33 | 1,592,276 41 | 946,047 23 | 6 |
| 18,735,509 66 | 3,271,037 96 | 14,092,178 34 | 14,388,239 46 | 18,423,040 08 | 7 |
| — | 35,533 50 | 113,205 52 | 62,918 95 | — | 8 |
| 80,284 45 | 56,820 53 | 836,035 91 | 832,181 71 | 380,229 31 | 9 |
| 70,636 30 | 77,350 07 | 173,022 06 | 146,188 49 | 157,803 01 | 10 |
| 29,511 63 | 18,836 84 | 41,991 79 | 51,960 27 | 51,784 53 | 11 |
| — | — | 23,914 70 | 21,024 27 | 40,374 73 | 12 |
| — | 35 60 | 4,660 48 | 1,562 84 | — | 13 |
| 102,706 06 | — | — | — | — | 14 |
| 31,536 63 | 5,224 19 | 24,086 90 | 20,605 64 | 35,106 21 | 15 |
| 1 00 | 1,964 26 | 1 00 | 1 00 | 1 00 | 16 |
| 1,798 94 | 2,570 98 | 12,433 61 | 4,961 92 | 33,197 35 | 17 |
| **$32,425,560 51** | **$5,602,252 11** | **$24,055,208 98** | **$24,246,372 23** | **$34,090,995 03** | 18 |
| $28,237,889 63 | $3,473,404 89 | $21,265,981 77 | $16,140,769 81 | $29,908,256 30 | 19 |
| — | 1,364,112 74 | — | 5,356,134 83 | — | 20 |
| — | — | — | — | — | 21 |
| 154,465 65 | 19,720 50 | 195,979 50 | 77,289 50 | 57,760 00 | 22 |
| — | — | — | — | — | 23 |
| — | — | — | — | — | 24 |
| — | 2,730 79 | 11,260 71 | 15,255 43 | 79,166 78 | 25 |
| 200,126 23 | 47,283 86 | 426,150 04 | 178,222 97 | 519,497 80 | 26 |
| 70,971 64 | 118,842 42 | 43,484 74 | 32,516 96 | 74,281 34 | 27 |
| 107,566 53 | 6,038 58 | 72,294 87 | — | — | 28 |
| 9,251 52 | 3,120 61 | 4,514 42 | 15,665 23 | 11,742 85 | 29 |
| 1,621,500 00 | 199,501 97 | 1,040,070 93 | 1,231,000 00 | 2,064,100 00 | 30 |
| 5.71 | 4.10 | 4.85 | 5.71 | 6.89 | 31 |
| 2,023,789 31 | 367,495 75 | 995,472 00 | 1,199,517 50 | 1,376,189 96 | 32 |
| 7.13 | 7.56 | 4.64 | 5.56 | 4.59 | 33 |
| **$32,425,560 51** | **$5,602,252 11** | **$24,055,208 98** | **$24,246,372 23** | **$34,090,995 03** | 34 |
| 12,520 | 3,588 | 14,531 | 10,196 | 16,283 | 35 |
| 774 | 481 | 1,201 | 1,666 | 1,001 | 36 |
| 1,052 | 360 | 1,336 | 883 | 1,218 | 37 |
| 12,242 | 3,709 | 14,396 | 10,979 | 16,066 | 38 |
| 4¼ | 4 | 4 | 4 | 4 | 39 |
| $1,135,298 12 | $174,782 17 | $770,448 34 | $807,706 28 | $1,142,367 83 | 40 |
| 23,698 | 10,163 | 35,927 | 20,689 | 25,394 | 41 |
| 14,247 | 5,661 | 21,112 | 11,449 | 19,671 | 42 |
| $4,965,135 15 | $1,705,390 04 | $6,072,455 09 | $6,248,390 90 | $5,476,770 80 | 43 |
| $4,761,622 45 | $1,394,564 91 | $5,070,755 09 | $5,104,913 30 | $5,656,734 05 | 44 |
| $2,307 00 | $1,304 00 | $1,477 00 | $1,943 00 | $1,852 00 | 45 |
| 1,297 | 599 | 2,075 | 2,300 | 2,313 | 46 |
| $14,445 00 | $5,460 00 | $6,791 00 | $6,256 00 | $7,964 00 | 47 |
| 82 | 204 | 1,199 | 491 | 390 | 48 |
| $979 00 | $452 00 | $791 00 | $1,823 00 | $974 00 | 49 |
| $1,459,163 15 | $247,903 79 | $1,090,663 32 | $1,095,602 52 | $1,511,864 99 | 50 |
| $101,858 92 | $28,068 82 | $117,822 50 | $94,273 02 | $152,354 77 | 51 |
| 16,449 51 | 7,912 67 | 32,635 06 | 20,743 59 | 24,033 31 | 52 |
| 6,788 78 | 1,064 15 | 17,654 64 | 11,873 70 | 21,507 17 | 53 |
| 3,773 07 | 137 00 | 3,405 75 | 649 23 | 2,115 80 | 54 |
| — | 1,040 90 | 2,144 00 | 1,583 80 | 3,274 36 | 55 |
| 36,904 66 | 15,745 23 | 61,856 21 | 57,959 70 | 54,996 96 | 56 |
| 5 87 | 11 15 | 11 07 | 8 70 | 8 63 | 57 |

| | | GREENFIELD | HARWICH |
|---|---|---|---|
| | | GREENFIELD SAVINGS BANK | CAPE COD FIVE CENTS SAVINGS BANK |
| | **Assets** | | |
| 1 | Cash, checks and items | $87,299 17 | $161,041 17 |
| 2 | Due from banks | 162,296 66 | 355,665 47 |
| 3 | U. S. Government obligations, direct and fully guaranteed | 2,856,632 97 | 5,183,511 44 |
| 4 | State, county and municipal obligations | — | 4,695 97 |
| 5 | Other bonds, notes and debentures | 14,550 00 | 593,286 91 |
| 6 | Bank and fire insurance company stocks, etc. | 640,955 76 | 1,393,492 74 |
| 7 | Real estate loans | 9,251,193 12 | 17,633,898 63 |
| 8 | Personal loans | 61,412 29 | 62,257 36 |
| 9 | Other loans | 260,370 19 | 595,384 64 |
| 10 | Banking premises | 261,393 77 | 356,309 45 |
| 11 | Furniture and fixtures | 31,684 75 | 90,735 37 |
| 12 | Other real estate owned, etc. | — | 13,967 78 |
| 13 | Taxes and insurance paid on mortgaged properties | 2 57 | 695 60 |
| 14 | Mortgage acquisition costs | 157 68 | — |
| 15 | Mutual Savings Central Fund, Inc. | 11,499 04 | 23,799 76 |
| 16 | Deposit Insurance Fund | 1 00 | 5,679 35 |
| 17 | All other assets | 6,074 11 | 4,259 21 |
| 18 | Total | $13,645,523 08 | $26,478,680 85 |
| | **Liabilities** | | |
| 19 | Ordinary deposits | $11,952,710 54 | $21,966,525 25 |
| 20 | Notice accounts | — | 1,717,107 27 |
| 21 | Systematic savings | — | — |
| 22 | Club deposits | 50,178 50 | 49,157 00 |
| 23 | Borrowed money | — | — |
| 24 | Dividends on deposits, declared and unpaid | — | — |
| 25 | Unearned discount | 115,151 05 | 27,355 13 |
| 26 | Due to mortgagors | 69,290 73 | 296,788 26 |
| 27 | Mortgagors' payments not applied | 131,673 18 | 34,512 84 |
| 28 | Net interim income | — | 66,140 69 |
| 29 | All other liabilities | 6,223 90 | 60,983 66 |
| 30 | Guaranty Fund | 749,300 00 | 936,486 81 |
| 31 | Percentage to total deposits | 6.24 | 3.95 |
| 32 | Other surplus accounts | 570,995 18 | 1,323,623 94 |
| 33 | Percentage to total deposits | 4.75 | 5.57 |
| 34 | Total | $13,645,523 08 | $26,478,680 85 |
| | **General Information** | | |
| 35 | Number of deposit accounts October 31, 1962 | 6,801 | 11,479 |
| 36 | Number of deposit accounts opened during period | 845 | 2,055 |
| 37 | Number of deposit accounts closed during period | 609 | 1,362 |
| 38 | Number of accounts October 31, 1963 | 7,037 | 12,172 |
| 39 | Annual rate of ordinary and extra dividends paid during period | 4 | 4 |
| 40 | Amount of dividends paid during period | $458,771 49 | $831,407 45 |
| 41 | Number of deposits made during period | 30,951 | 30,541 |
| 42 | Number of withdrawals made during period | 14,224 | 21,226 |
| 43 | Amount deposited during period | $3,616,565 66 | $11,028,886 08 |
| 44 | Amount withdrawn during period | $2,464,013 23 | $8,618,731 19 |
| 45 | Average amount in each account | $1,699 00 | $1,943 00 |
| 46 | Number of real estate loans October 31 | 1,102 | 2,082 |
| 47 | Average real estate loan | $8,394 00 | $8,470 00 |
| 48 | Number of other loans October 31 | 386 | 339 |
| 49 | Average other loan | $833 00 | $1,940 00 |
| 50 | Gross income received during period | $583,933 05 | $1,185,280 80 |
| | **Classification of Expenses, Cost per $1,000 of Deposits** | | |
| 51 | Salaries, fees, bonuses, etc. | $87,216 10 | $143,284 15 |
| 52 | Bank building occupancy | 21,106 93 | 41,768 06 |
| 53 | Advertising | 5,204 26 | 18,092 59 |
| 54 | Contributions, etc. | 1,225 00 | 1,468 99 |
| 55 | State tax | 8,981 70 | 4,668 82 |
| 56 | Miscellaneous | 40,766 30 | 76,916 73 |
| 57 | Total of above costs per $1,000 of deposits | 13 77 | 12 08 |

| HAVERHILL | | HINGHAM | HOLYOKE | | |
|---|---|---|---|---|---|
| HAVERHILL SAVINGS BANK | PENTUCKET FIVE CENTS SAVINGS BANK | THE HINGHAM INSTITUTION FOR SAVINGS | HOLYOKE SAVINGS BANK | MECHANICS' SAVINGS BANK | |
| $449,145 87 | $300,281 14 | $105,545 00 | $448,940 11 | $188,667 73 | 1 |
| 812,715 29 | 80,692 66 | 400,278 35 | 489,455 82 | 306,477 59 | 2 |
| 8,817,692 46 | 3,084,444 24 | 3,584,911 89 | 18,424,549 66 | 10,875,256 07 | 3 |
| — | — | — | 74,889 89 | — | 4 |
| 100,000 00 | 1,374,753 35 | 958,236 34 | 48,395 41 | — | 5 |
| 2,020,415 37 | 1,052,637 39 | 348,533 65 | 3,706,295 65 | 1,519,594 59 | 6 |
| 43,743,730 83 | 19,859,583 63 | 9,255,567 06 | 49,673,231 11 | 30,837,716 90 | 7 |
| 330,506 84 | 356,601 06 | 62,428 21 | 736,039 20 | 362,719 27 | 8 |
| 1,893,631 22 | 526,552 39 | 250,194 10 | 1,237,351 78 | 763,366 94 | 9 |
| 701,478 85 | 397,512 15 | 127,632 00 | 532,601 91 | 220,923 27 | 10 |
| 108,307 36 | 143,757 58 | 24,631 10 | 113,060 35 | 95,100 40 | 11 |
| 21,861 27 | 22,177 36 | — | 104,323 46 | 53,181 05 | 12 |
| 280 29 | — | — | — | 2,642 95 | 13 |
| — | — | 9,512 02 | 8,990 18 | — | 14 |
| 68,590 20 | 45,441 51 | 22,788 01 | 85,795 83 | 50,947 65 | 15 |
| 1 00 | 25,277 30 | 1 00 | 1 00 | 1 00 | 16 |
| 10,813 88 | 5,241 19 | 12,555 12 | 30,918 07 | 60,768 87 | 17 |
| **$59,079,170 73** | **$27,274,952 95** | **$15,162,813 85** | **$75,714,839 43** | **$45,337,364 28** | 18 |
| $49,112,282 49 | $24,090,291 66 | $13,306,821 08 | $65,115,689 28 | $36,408,185 70 | 19 |
| 2,167,184 51 | — | — | — | 3,969,353 48 | 20 |
| — | — | — | 29,492 06 | 38,048 20 | 21 |
| 432,478 50 | 110,054 00 | 16,689 00 | 197,265 00 | 187,823 00 | 22 |
| — | — | — | — | — | 23 |
| — | — | — | — | — | 24 |
| 125,592 70 | 173,061 60 | 8,824 71 | 815,431 66 | 192,256 90 | 25 |
| 1,494,526 40 | 226,658 26 | 156,627 14 | 407,034 13 | 268,587 67 | 26 |
| 192,191 54 | 309,846 74 | 290,712 15 | 1,353,552 87 | 167,830 15 | 27 |
| 61,013 70 | — | 58,701 22 | 916,077 38 | — | 28 |
| 35,703 57 | 44,275 39 | 6,071 19 | 7,189 32 | 24,683 93 | 29 |
| 2,449,700 00 | 1,137,500 00 | 875,101 83 | 3,154,049 34 | 1,991,667 32 | 30 |
| 4.74 | 4.70 | 6.57 | 4.83 | 4.91 | 31 |
| 3,008,497 32 | 1,183,265 30 | 443,265 53 | 3,719,058 39 | 2,088,927 93 | 32 |
| 5.82 | 4.89 | 3.33 | 5.69 | 5.14 | 33 |
| **$59,079,170 73** | **$27,274,952 95** | **$15,162,813 85** | **$75,714,839 43** | **$45,337,364 28** | 34 |
| 35,075 | 14,561 | 10,006 | 35,581 | 17,304 | 35 |
| 3,338 | 1,396 | 1,096 | 4,389 | 2,690 | 36 |
| 3,670 | 1,674 | 1,235 | 4,404 | 2,386 | 37 |
| 34,743 | 14,283 | 9,867 | 35,566 | 17,608 | 38 |
| 4 | 4 | 4 | 4 | 4 1/16 | 39 |
| $1,945,938 13 | $917,166 00 | $483,110 99 | $2,445,352 31 | $1,522,724 65 | 40 |
| 130,054 | 36,989 | 25,588 | 200,746 | 55,811 | 41 |
| 55,833 | 20,627 | 16,816 | 69,972 | 24,483 | 42 |
| $16,214,171 55 | $5,863,247 32 | $4,852,394 77 | $16,340,314 67 | $10,589,935 09 | 43 |
| $14,856,541 46 | $5,522,087 75 | $4,675,077 43 | $15,418,033 64 | $8,542,717 62 | 44 |
| $1,476 00 | $1,687 00 | $1,348 00 | $1,823 00 | $2,292 00 | 45 |
| 4,013 | 2,445 | 1,153 | 5,399 | 3,509 | 46 |
| $10,900 00 | $8,123 00 | $8,027 00 | $9,200 00 | $8,788 00 | 47 |
| 1,455 | 1,359 | 252 | 3,297 | 1,412 | 48 |
| $1,529 00 | $650 00 | $1,240 00 | $598 00 | $798 00 | 49 |
| $2,841,954 06 | $1,298,517 01 | $674,858 43 | $3,239,502 00 | $2,069,176 79 | 50 |
| $258,838 77 | $136,713 51 | $64,803 39 | $291,072 89 | $186,640 49 | 51 |
| 92,758 11 | 50,717 15 | 21,376 11 | 77,850 47 | 34,645 45 | 52 |
| 32,456 85 | 6,878 38 | 4,442 89 | 33,545 95 | 30,318 18 | 53 |
| 7,567 22 | 1,050 00 | 1,635 79 | 6,845 77 | 2,400 00 | 54 |
| — | 28,030 22 | 186 37 | 74,302 56 | 4,911 99 | 55 |
| 137,820 94 | 74,636 23 | 37,090 07 | 127,275 24 | 95,894 20 | 56 |
| 10 32 | 12 37 | 9 73 | 9 38 | 8 78 | 57 |

| | | HOLYOKE | HOPKINTON |
|---|---|---|---|
| | | PEOPLES SAVINGS BANK | HOLLISTON-HOPKINTON SAVINGS BANK |
| | **Assets** | | |
| 1 | Cash, checks and items | $165,292 83 | $30,325 90 |
| 2 | Due from banks | 922,476 71 | 58,274 45 |
| 3 | U. S. Government obligations, direct and fully guaranteed | 10,015,634 90 | 1,241,836 77 |
| 4 | State, county and municipal obligations | — | — |
| 5 | Other bonds, notes and debentures | 145,687 50 | — |
| 6 | Bank and fire insurance company stocks, etc. | 1,630,439 05 | 317,871 00 |
| 7 | Real estate loans | 35,969,080 01 | 3,584,228 17 |
| 8 | Personal loans | 650,971 90 | — |
| 9 | Other loans | 755,792 96 | 129,097 87 |
| 10 | Banking premises | 295,474 00 | 41,997 80 |
| 11 | Furniture and fixtures | 76,662 10 | 16,139 97 |
| 12 | Other real estate owned, etc. | 142,804 60 | — |
| 13 | Taxes and insurance paid on mortgaged properties | 1,475 76 | — |
| 14 | Mortgage acquisition costs | — | — |
| 15 | Mutual Savings Central Fund, Inc. | 59,087 66 | 6,056 22 |
| 16 | Deposit Insurance Fund | 1 00 | 2 00 |
| 17 | All other assets | 79,827 23 | — |
| 18 | Total | **$50,910,708 21** | **$5,425,830 15** |
| | **Liabilities** | | |
| 19 | Ordinary deposits | $39,170,203 89 | $4,855,500 33 |
| 20 | Notice accounts | 5,259,158 89 | — |
| 21 | Systematic savings | 28,898 66 | — |
| 22 | Club deposits | 257,510 50 | 23,209 50 |
| 23 | Borrowed money | — | — |
| 24 | Dividends on deposits, declared and unpaid | — | — |
| 25 | Unearned discount | 397,929 08 | 6,377 71 |
| 26 | Due to mortgagors | 245,557 32 | 8,535 89 |
| 27 | Mortgagors' payments not applied | 929,585 69 | 30,741 07 |
| 28 | Net interim income | — | — |
| 29 | All other liabilities | 21,938 24 | 4,075 30 |
| 30 | Guaranty Fund | 2,089,000 00 | 216,510 15 |
| 31 | Percentage to total deposits | 4.67 | 4.44 |
| 32 | Other surplus accounts | 2,510,925 94 | 280,88 20 |
| 33 | Percentage to total deposits | 5.62 | 5.76 |
| 34 | Total | **$50,910,708 21** | **$5,425,830 15** |
| | **General Information** | | |
| 35 | Number of deposit accounts October 31, 1962 | 17,801 | 4,143 |
| 36 | Number of deposit accounts opened during period | 2,185 | 348 |
| 37 | Number of deposit accounts closed during period | 2,238 | 358 |
| 38 | Number of accounts October 31, 1963 | 17,748 | 4,133 |
| 39 | Annual rate of ordinary and extra dividends paid during period | 4 1/16 | 4 |
| 40 | Amount of dividends paid during period | $1,709,438 06 | $175,780 88 |
| 41 | Number of deposits made during period | 45,203 | 8,786 |
| 42 | Number of withdrawals made during period | 24,030 | 4,812 |
| 43 | Amount deposited during period | $10,257,809 98 | $1,526,268 79 |
| 44 | Amount withdrawn during period | $9,020,579 59 | $1,213,036 45 |
| 45 | Average amount in each account | $2,501 00 | $1,174 00 |
| 46 | Number of real estate loans October 31 | 3,581 | 502 |
| 47 | Average real estate loan | $10,044 00 | $7,139 00 |
| 48 | Number of other loans October 31 | 2,021 | 91 |
| 49 | Average other loan | $696 00 | $1,418 00 |
| 50 | Gross income received during period | $2,274,257 56 | $246,465 86 |
| | **Classification of Expenses, Cost per $1,000 of Deposits** | | |
| 51 | Salaries, fees, bonuses, etc. | $160,805 46 | $24,812 66 |
| 52 | Bank building occupancy | 28,225 86 | 5,867 34 |
| 53 | Advertising | 23,948 93 | 1,166 78 |
| 54 | Contributions, etc. | 2,395 00 | 184 00 |
| 55 | State tax | 15,601 69 | 28 98 |
| 56 | Miscellaneous | 101,685 70 | 25,557 22 |
| 57 | Total of above costs per $1,000 of deposits | 7 48 | 11 87 |

| HUDSON | IPSWICH | LAWRENCE | | | |
|---|---|---|---|---|---|
| HUDSON SAVINGS BANK | IPSWICH SAVINGS BANK | BROADWAY SAVINGS BANK | COMMUNITY SAVINGS BANK | ESSEX SAVINGS BANK | |
| $108,740 13 | $45,735 48 | $71,569 46 | $270,918 29 | $1,231,634 58 | 1 |
| 302,441 13 | 196,496 43 | 756,808 71 | 373,027 49 | 489,139 16 | 2 |
| 4,071,436 32 | 3,104,134 41 | 4,715,160 90 | 3,256,224 21 | 11,365,830 03 | 3 |
| 134,855 15 | 24,500 00 | 600 40 | — | — | 4 |
| 601,936 49 | 765,283 46 | 93,819 78 | 2,850 00 | 2,766,680 47 | 5 |
| 680,249 02 | 851,766 06 | 330,951 14 | 379,135 50 | 3,264,433 78 | 6 |
| 11,165,933 27 | 9,467,581 55 | 18,615,512 47 | 12,779,885 87 | 56,692,405 24 | 7 |
| 5,822 08 | — | — | 38,829 09 | 150,819 81 | 8 |
| 233,332 37 | 259,728 21 | 340,340 59 | 454,630 73 | 1,064,073 67 | 9 |
| 61,227 41 | 37,842 91 | 148,570 68 | 100,122 67 | 590,808 75 | 10 |
| 44,193 90 | 29,409 70 | 30,016 89 | 40,615 66 | 174,741 69 | 11 |
| — | 55,202 60 | 15,163 00 | — | 303,214 51 | 12 |
| 676 45 | 14 99 | — | — | 1,115 72 | 13 |
| — | — | — | — | — | 14 |
| 23,816 69 | 12,881 80 | 47,299 29 | 15,194 10 | 116,756 17 | 15 |
| 2,666 45 | 2,236 10 | 1 00 | 1 00 | 1 00 | 16 |
| 4,024 42 | 4,609 95 | 2,188 00 | 9,496 42 | 37,147 32 | 17 |
| **$17,441,351 28** | **$14,857,423 65** | **$25,168,002 31** | **$17,720,931 03** | **$78,248,801 90** | 18 |
| $14,606,762 57 | $13,237,212 12 | $22,332,935 25 | $12,961,560 48 | $57,428,743 72 | 19 |
| 667,220 60 | — | — | 2,495,179 80 | 10,977,731 50 | 20 |
| — | — | — | — | — | 21 |
| 131,082 50 | 526 00 | 12,463 50 | 207,878 75 | 362,824 50 | 22 |
| — | — | — | — | — | 23 |
| — | — | — | — | — | 24 |
| 26,144 61 | 17,054 86 | — | 25,855 40 | 588,122 17 | 25 |
| 181,022 37 | 130,093 15 | 202,278 00 | 153,629 07 | 867,491 07 | 26 |
| 81,077 91 | 124,362 49 | 150,995 13 | 40,296 58 | 146,129 51 | 27 |
| 206,706 14 | — | — | 25,074 95 | 169,406 26 | 28 |
| 4,749 50 | 9,445 47 | 1,754 85 | 17,618 29 | 108,526 15 | 29 |
| 863,700 00 | 759,295 00 | 1,318,800 00 | 935,000 00 | 4,423,700 00 | 30 |
| 5.60 | 5.74 | 5.90 | 5.97 | 6.43 | 31 |
| 672,885 08 | 579,434 56 | 1,148,775 58 | 858,837 71 | 3,176,127 02 | 32 |
| 4.36 | 4.38 | 5.14 | 5.48 | 4.62 | 33 |
| **$17,441,351 28** | **$14,857,423 65** | **$25,168,002 31** | **$17,720,931 03** | **$78,248,801 90** | 34 |
| 9,609 | 8,063 | 10,229 | 11,090 | 31,675 | 35 |
| 1,110 | 634 | 1,036 | 1,759 | 5,382 | 36 |
| 1,095 | 648 | 1,237 | 2,011 | 5,214 | 37 |
| 9,624 | 8,049 | 10,028 | 10,838 | 31,843 | 38 |
| 4 | 4¼ | 4¼ | 4 | 4 | 39 |
| $565,398 55 | $517,010 24 | $887,615 27 | $573,019 68 | $2,588,044 81 | 40 |
| 19,185 | 16,120 | 16,330 | 26,701 | 75,881 | 41 |
| 12,014 | 9,799 | 9,242 | 13,120 | 42,132 | 42 |
| $4,405,527 45 | $3,060,789 75 | $4,583,728 88 | $6,188,625 73 | $24,166,917 40 | 43 |
| $4,090,376 18 | $2,553,514 58 | $4,408,308 74 | $6,085,081 10 | $23,405,622 41 | 44 |
| $1,580 00 | $1,645 00 | $2,227 00 | $1,426 00 | $2,148 00 | 45 |
| 1,252 | 1,301 | 2,169 | 1,695 | 5,510 | 46 |
| $8,918 00 | $7,277 00 | $8,583 00 | $7,540 00 | $10,289 00 | 47 |
| 221 | 224 | 312 | 416 | 927 | 48 |
| $1,082 00 | $1,160 00 | $1,091 00 | $1,186 00 | $1,310 00 | 49 |
| $794,521 80 | $680,077 59 | $1,172,247 45 | $833,978 50 | $3,565,275 21 | 50 |
| $79,171 85 | $50,954 88 | $91,359 19 | $87,248 01 | $287,487 26 | 51 |
| 15,726 80 | 8,407 47 | 30,281 52 | 17,972 18 | 112,918 10 | 52 |
| 8,730 16 | 4,652 57 | 10,302 77 | 12,240 65 | 35,670 00 | 53 |
| 1,410 10 | 1,558 46 | 3,912 70 | 3,851 40 | 12,329 11 | 54 |
| 3,328 35 | 878 52 | — | — | 134,605 19 | 55 |
| 41,193 23 | 33,349 20 | 40,828 08 | 40,622 36 | 159,333 40 | 56 |
| 9 79 | 7 55 | 7 92 | 10 47 | 10 85 | 57 |

| | | LAWRENCE | LEE |
|---|---|---|---|
| | | LAWRENCE SAVINGS BANK | LEE SAVINGS BANK |
| | **Assets** | | |
| 1 | Cash, checks and items | $712,592 24 | $124,651 31 |
| 2 | Due from banks | 545,442 16 | 179,874 79 |
| 3 | U. S. Government obligations, direct and fully guaranteed | 13,205,954 60 | 3,037,532 68 |
| 4 | State, county and municipal obligations | 127,453 10 | — |
| 5 | Other bonds, notes and debentures | 206,489 55 | 1,533,197 98 |
| 6 | Bank and fire insurance company stocks, etc. | 2,408,602 42 | 1,265,867 54 |
| 7 | Real estate loans | 47,711,986 21 | 13,596,367 25 |
| 8 | Personal loans | 1,824 25 | — |
| 9 | Other loans | 386,712 34 | 706,855 64 |
| 10 | Banking premises | 293,041 74 | 176,554 06 |
| 11 | Furniture and fixtures | 42,336 63 | 46,801 77 |
| 12 | Other real estate owned, etc. | 50,097 89 | 6,234 81 |
| 13 | Taxes and insurance paid on mortgaged properties | 213 07 | — |
| 14 | Mortgage acquisition costs | 48,198 51 | — |
| 15 | Mutual Savings Central Fund, Inc. | 79,325 23 | 25,814 31 |
| 16 | Deposit Insurance Fund | 1 00 | 1 00 |
| 17 | All other assets | 365,113 62 | 14,642 40 |
| 18 | Total | $66,185,384 56 | $20,714,395 54 |
| | **Liabilities** | | |
| 19 | Ordinary deposits | $57,377,364 86 | $13,309,380 08 |
| 20 | Notice accounts | — | 4,603,047 28 |
| 21 | Systematic savings | — | — |
| 22 | Club deposits | 393,969 50 | 75,031 00 |
| 23 | Borrowed money | — | — |
| 24 | Dividends on deposits, declared and unpaid | — | — |
| 25 | Unearned discount | 387,429 49 | — |
| 26 | Due to mortgagors | 499,379 36 | 303,992 46 |
| 27 | Mortgagors' payments not applied | 1,400,237 44 | 203,210 34 |
| 28 | Net interim income | 55,050 72 | 305,679 63 |
| 29 | All other liabilities | 47,598 48 | 4,529 33 |
| 30 | Guaranty Fund | 2,373,848 00 | 867,000 00 |
| 31 | Percentage to total deposits | 4.11 | 4.82 |
| 32 | Other surplus accounts | 3,650,506 71 | 1,042,525 42 |
| 33 | Percentage to total deposits | 6.32 | 5.80 |
| 34 | Total | $66,185,384 56 | $20,714,395 54 |
| | **General Information** | | |
| 35 | Number of deposit accounts October 31, 1962 | 25,532 | 8,933 |
| 36 | Number of deposit accounts opened during period | 3,193 | 1,066 |
| 37 | Number of deposit accounts closed during period | 3,281 | 790 |
| 38 | Number of accounts October 31, 1963 | 25,444 | 9,209 |
| 39 | Annual rate of ordinary and extra dividends paid during period | 4¼ | 4 |
| 40 | Amount of dividends paid during period | $2,280,593 05 | $656,475 21 |
| 41 | Number of deposits made during period | 63,431 | 17,939 |
| 42 | Number of withdrawals made during period | 27,242 | 9,729 |
| 43 | Amount deposited during period | $13,848,551 19 | $4,758,762 28 |
| 44 | Amount withdrawn during period | $11,801,393 19 | $3,894,466 33 |
| 45 | Average amount in each account | $2,255 00 | $1,945 00 |
| 46 | Number of real estate loans October 31 | 4,753 | 1,604 |
| 47 | Average real estate loan | $10,038 00 | $8,477 00 |
| 48 | Number of other loans October 31 | 385 | 412 |
| 49 | Average other loan | $1,009 00 | $1,716 00 |
| 50 | Gross income received during period | $3,004,951 54 | $925,747 38 |
| | **Classification of Expenses, Cost per $1,000 of Deposits** | | |
| 51 | Salaries, fees, bonuses, etc. | $206,607 82 | $92,502 80 |
| 52 | Bank building occupancy | 44,382 31 | 28,311 31 |
| 53 | Advertising | 25,393 42 | 14,251 59 |
| 54 | Contributions, etc. | 10,532 69 | 797 12 |
| 55 | State tax | 55,083 09 | 4,303 02 |
| 56 | Miscellaneous | 99,055 51 | 47,386 76 |
| 57 | Total of above costs per $1,000 of deposits | 7 68 | 10 47 |

| LEICESTER | LENOX | LEOMINSTER | LEXINGTON | LOWELL | |
|---|---|---|---|---|---|
| LEICESTER SAVINGS BANK | LENOX SAVINGS BANK | LEOMINSTER SAVINGS BANK | LEXINGTON SAVINGS BANK | THE CENTRAL SAVINGS BANK | |
| $25,175 45 | $19,090 83 | $167,885 26 | $48,140 55 | $126,075 46 | 1 |
| 117,466 47 | 41,724 87 | 484,749 95 | 219,199 24 | 302,069 56 | 2 |
| 958,985 49 | 2,627,748 47 | 8,295,186 92 | 4,703,733 34 | 12,005,531 63 | 3 |
| 377,850 73 | 13,767 51 | — | — | 59,839 11 | 4 |
| 246,719 66 | 78,190 36 | 1,080,175 64 | 685,110 98 | 451,749 35 | 5 |
| 91,766 33 | 378,585 28 | 874,148 66 | 828,004 86 | 2,717,829 75 | 6 |
| 4,482,880 51 | 6,126,631 12 | 16,560,369 84 | 14,008,350 40 | 42,861,219 98 | 7 |
| — | 24,397 45 | — | — | 100,429 94 | 8 |
| 72,986 25 | 428,788 63 | 441,439 33 | 268,788 77 | 1,061,737 82 | 9 |
| 7,100 00 | 106,952 57 | 365,558 84 | 210,917 34 | 517,712 07 | 10 |
| 2,043 90 | 20,144 11 | 52,635 34 | 26,198 19 | 55,054 44 | 11 |
| 5,293 42 | — | 9,241 39 | 25,036 33 | 54,838 07 | 12 |
| 636 90 | 274 45 | 71 34 | — | — | 13 |
| — | — | — | 19,288 62 | — | 14 |
| 9,744 02 | 12,685 90 | 23,653 64 | 14,845 45 | 40,022 91 | 15 |
| 1 00 | 1 00 | 1 00 | 1 00 | 1 00 | 16 |
| 783 61 | 7,760 71 | 5,121 62 | 47,742 42 | 5,769 73 | 17 |
| **$6,399,433 74** | **$9,886,743 26** | **$28,360,238 77** | **$21,105,357 49** | **$60,359,880 82** | 18 |
| $5,394,432 34 | $5,915,797 98 | $25,124,834 99 | $19,021,237 25 | $52,372,786 72 | 19 |
| 290,651 05 | 2,748,224 37 | — | — | — | 20 |
| — | — | — | — | — | 21 |
| 437 00 | 38,159 75 | 136,167 75 | 3,599 00 | 166,904 00 | 22 |
| — | — | — | — | — | 23 |
| — | — | — | — | — | 24 |
| — | 9,659 76 | — | 6,407 10 | 151,496 06 | 25 |
| 21,928 54 | 213,692 32 | 267,934 00 | 518,019 29 | 1,228,980 53 | 26 |
| 11,342 28 | 13,954 39 | 126,453 38 | 143,640 00 | 266,007 17 | 27 |
| 88,622 82 | 112,581 40 | 49,010 40 | 70,919 45 | 123,553 94 | 28 |
| 3,299 05 | 380 13 | 12,786 35 | 6,212 61 | 779 52 | 29 |
| 345,255 00 | 416,146 79 | 1,397,775 16 | 710,600 00 | 1,960,000 00 | 30 |
| 6.07 | 4.78 | 5.53 | 3.74 | 3.73 | 31 |
| 243,465 66 | 418,146 37 | 1,245,276 74 | 624,722 79 | 4,089,372 88 | 32 |
| 4.28 | 4.81 | 4.93 | 3.28 | 7.78 | 33 |
| **$6,399,433 74** | **$9,886,743 26** | **$28,360,238 77** | **$21,105,357 49** | **$60,359,880 82** | 34 |
| 3,423 | 3,272 | 17,742 | 11,020 | 25,315 | 35 |
| 285 | 683 | 1,970 | 1,575 | 2,093 | 36 |
| 328 | 619 | 2,006 | 1,068 | 2,145 | 37 |
| 3,380 | 3,336 | 17,706 | 11,527 | 25,263 | 38 |
| 4 | 4 | 4 | 4¼ | 4¼ | 39 |
| $218,079 13 | $308,292 74 | $933,636 27 | $697,926 38 | $2,070,008 48 | 40 |
| 5,650 | 6,788 | 55,111 | 32,097 | 52,662 | 41 |
| 4,006 | 3,628 | 26,317 | 13,813 | 25,586 | 42 |
| $1,140,230 57 | $2,552,760 62 | $7,362,966 14 | $7,452,603 04 | $11,733,859 54 | 43 |
| $1,295,205 58 | $1,745,265 88 | $6,786,951 73 | $5,504,922 21 | $9,483,930 56 | 44 |
| $1,682 00 | $2,597 00 | $1,419 00 | $1,647 00 | $2,073 00 | 45 |
| 823 | 646 | 2,103 | 1,130 | 4,712 | 46 |
| $5,447 00 | $9,484 00 | $7,875 00 | $12,397 00 | $9,096 00 | 47 |
| 43 | 261 | 506 | 176 | 883 | 48 |
| $1,697 00 | $1,736 00 | $872 00 | $1,527 00 | $1,316 00 | 49 |
| $292,727 39 | $419,503 11 | $1,280,254 10 | $915,892 84 | $2,788,202 85 | 50 |
| $27,908 69 | $35,250 54 | $108,443 46 | $61,160 95 | $154,859 73 | 51 |
| 3,216 30 | 11,551 30 | 33,936 78 | 14,231 19 | 56,040 42 | 52 |
| 4,028 24 | 3,083 03 | 7,351 47 | 4,780 98 | 10,245 48 | 53 |
| 100 00 | 260 00 | 4,039 89 | 375 00 | 7,589 39 | 54 |
| — | 244 94 | — | 3,688 48 | 6,349 61 | 55 |
| 16,093 94 | 23,426 29 | 54,457 27 | 37,723 70 | 59,906 67 | 56 |
| 9 03 | 8 52 | 8 29 | 6 41 | 5 63 | 57 |

| | | LOWELL | |
|---|---|---|---|
| | | THE LOWELL FIVE CENT SAVINGS BANK | LOWELL INSTITUTION FOR SAVINGS |
| | **Assets** | | |
| 1 | Cash, checks and items | $199,621 87 | $530,586 12 |
| 2 | Due from banks | 200,000 00 | 56,279 20 |
| 3 | U. S. Government obligations, direct and fully guaranteed | 10,438,423 52 | 6,089,648 90 |
| 4 | State, county and municipal obligations | — | — |
| 5 | Other bonds, notes and debentures | 1,317,745 86 | 186,231 62 |
| 6 | Bank and fire insurance company stocks, etc. | 1,203,055 24 | 427,461 53 |
| 7 | Real estate loans | 41,102,736 18 | 20,844,070 10 |
| 8 | Personal loans | 381,760 13 | 1,382,621 05 |
| 9 | Other loans | 945,179 77 | 1,163,846 38 |
| 10 | Banking premises | 268,474 50 | 184,837 42 |
| 11 | Furniture and fixtures | 154,814 58 | 105,849 03 |
| 12 | Other real estate owned, etc. | 98,278 84 | — |
| 13 | Taxes and insurance paid on mortgaged properties | — | 8,369 70 |
| 14 | Mortgage acquisition costs | 15,095 98 | — |
| 15 | Mutual Savings Central Fund, Inc. | 118,008 54 | 38,885 70 |
| 16 | Deposit Insurance Fund | 27,834 54 | 27,956 01 |
| 17 | All other assets | 18,978 73 | 6,938 83 |
| 18 | Total | $56,490,008 28 | $31,053,581 59 |
| | **Liabilities** | | |
| 19 | Ordinary deposits | $50,175,926 60 | $23,886,222 95 |
| 20 | Notice accounts | — | 4,526,118 40 |
| 21 | Systematic savings | 1,352 00 | — |
| 22 | Club deposits | 174,014 00 | 176,198 00 |
| 23 | Borrowed money | — | — |
| 24 | Dividends on deposits, declared and unpaid | — | — |
| 25 | Unearned discount | 136,263 47 | 375,052 66 |
| 26 | Due to mortgagors | 1,270,274 69 | 116,634 27 |
| 27 | Mortgagors' payments not applied | 285,044 59 | 88,389 88 |
| 28 | Net interim income | — | — |
| 29 | All other liabilities | 24,132 18 | 206 59 |
| 30 | Guaranty Fund | 2,580,900 00 | 898,389 89 |
| 31 | Percentage to total deposits | 5.12 | 3.14 |
| 32 | Other surplus accounts | 1,842,100 75 | 986,368 95 |
| 33 | Percentage to total deposits | 3.66 | 3.45 |
| 34 | Total | $56,490,008 28 | $31,053,581 59 |
| | **General Information** | | |
| 35 | Number of deposit accounts October 31, 1962 | 41,255 | 21,649 |
| 36 | Number of deposit accounts opened during period | 4,395 | 3,171 |
| 37 | Number of deposit accounts closed during period | 4,471 | 2,971 |
| 38 | Number of accounts October 31, 1963 | 41,179 | 21,849 |
| 39 | Annual rate of ordinary and extra dividends paid during period | 4 | 4 |
| 40 | Amount of dividends paid during period | $1,868,971 08 | $1,033,412 87 |
| 41 | Number of deposits made during period | 88,029 | 55,390 |
| 42 | Number of withdrawals made during period | 50,685 | 33,797 |
| 43 | Amount deposited during period | $12,411,674 35 | $10,287,796 39 |
| 44 | Amount withdrawn during period | $12,194,002 27 | $7,727,065 28 |
| 45 | Average amount in each account | $1,213 00 | $1,300 00 |
| 46 | Number of real estate loans October 31 | 5,781 | 2,534 |
| 47 | Average real estate loan | $7,109 00 | $8,226 00 |
| 48 | Number of other loans October 31 | 1,589 | 3,530 |
| 49 | Average other loan | $835 00 | $721 00 |
| 50 | Gross income received during period | $2,669,468 75 | $1,512,299 09 |
| | **Classification of Expenses, Cost per $1,000 of Deposits** | | |
| 51 | Salaries, fees, bonuses, etc. | $277,169 18 | $175,282 73 |
| 52 | Bank building occupancy | 49,427 88 | 39,776 73 |
| 53 | Advertising | 34,623 71 | 13,273 85 |
| 54 | Contributions, etc. | 5,575 00 | 2,667 68 |
| 55 | State tax | — | 33,232 34 |
| 56 | Miscellaneous | 151,084 06 | 76,138 78 |
| 57 | Total of above costs per $1,000 of deposits | 10 32 | 11 98 |

| LOWELL | LUDLOW | LYNN | | MALDEN | |
|---|---|---|---|---|---|
| WASHINGTON SAVINGS BANK | LUDLOW SAVINGS BANK | LYNN FIVE CENTS SAVINGS BANK | LYNN INSTITUTION FOR SAVINGS | MALDEN SAVINGS BANK | |
| $109,738 60 | $441,053 08 | $400,802 78 | $530,497 22 | $582,292 86 | 1 |
| 435,187 81 | 369,617 30 | 913,997 42 | 552,479 04 | 600,953 84 | 2 |
| 3,178,967 71 | 3,500,924 75 | 10,416,207 68 | 19,956,864 02 | 10,940,393 11 | 3 |
| 19,361 90 | 119,124 17 | — | — | 1,598,364 52 | 4 |
| 573,565 52 | 761,456 00 | 5,649,144 29 | 4,358,451 00 | 6,915,883 68 | 5 |
| 448,366 46 | 2,436,338 58 | 4,786,131 63 | 4,879,392 52 | 4,875,080 53 | 6 |
| 8,571,217 63 | 25,048,002 17 | 67,165,881 22 | 67,921,093 65 | 60,929,901 32 | 7 |
| — | 271,217 31 | — | 4,111 04 | — | 8 |
| 264,236 85 | 919,818 87 | 778,978 16 | 741,526 71 | 491,632 86 | 9 |
| 114,708 48 | 175,705 98 | 707,743 50 | 102,306 50 | 300,384 29 | 10 |
| 12,155 93 | 80,244 11 | 132,486 49 | 96,101 45 | 179,746 60 | 11 |
| — | 10,828 80 | 111,999 30 | 549,858 34 | 149,069 20 | 12 |
| — | 5,125 56 | 200 00 | 1,185 47 | 29 00 | 13 |
| — | — | 206,440 20 | 196,959 79 | 94,865 16 | 14 |
| 12,524 35 | 33,658 04 | 107,662 94 | 139,992 05 | 126,318 91 | 15 |
| 1 00 | 1 00 | 1 00 | 1 00 | 1 00 | 16 |
| 3,993 35 | 57,847 26 | 138,655 28 | 35,976 38 | 32,953 37 | 17 |
| **$13,744,025 59** | **$34,230,962 98** | **$91,516,331 89** | **$100,066,796 18** | **$87,817,870 25** | 18 |
| $12,052,543 67 | $29,823,920 24 | $80,883,071 81 | $87,859,998 62 | $76,794,947 47 | 19 |
| — | — | — | — | — | 20 |
| — | — | — | — | — | 21 |
| — | 125,368 00 | 400,136 25 | 514,174 00 | 909,369 00 | 22 |
| — | — | — | — | — | 23 |
| — | — | — | — | — | 24 |
| — | 215,511 13 | 57,953 63 | 174,027 86 | 255,933 03 | 25 |
| 95,791 83 | 258,500 87 | 917,178 27 | 518,024 34 | 872,561 01 | 26 |
| 296,281 53 | 140,808 37 | 422,923 19 | 445,949 58 | 48,155 80 | 27 |
| 113,297 28 | 116,516 46 | 1,218,126 29 | — | 157,113 40 | 28 |
| 571 52 | 4,265 42 | 5,987 94 | 191,761 79 | 62,369 33 | 29 |
| 577,100 00 | 1,590,400 00 | 3,737,000 00 | 5,544,762 00 | 5,088,400 00 | 30 |
| 4.79 | 5.31 | 4.60 | 6.27 | 6.55 | 31 |
| 608,439 76 | 1,955,672 49 | 3,873,954 51 | 4,818,097 99 | 3,629,021 21 | 32 |
| 5.05 | 6.53 | 4.77 | 5.45 | 4.67 | 33 |
| **$13,744,025 59** | **$34,230,962 98** | **$91,516,331 89** | **$100,066,796 18** | **$87,817,870 25** | 34 |
| 5,572 | 15,595 | 42,354 | 43,111 | 42,657 | 35 |
| 602 | 1,779 | 3,286 | 4,139 | 4,658 | 36 |
| 680 | 1,258 | 3,687 | 3,819 | 5,272 | 37 |
| 5,494 | 16,116 | 41,953 | 43,431 | 42,043 | 38 |
| 4¼ | 4 | 4 | 4 | 4 | 39 |
| $456,728 89 | $1,115,823 20 | $2,988,103 29 | $3,309,030 23 | $2,868,819 92 | 40 |
| 9,934 | 42,643 | 113,821 | 119,455 | 117,794 | 41 |
| 5,546 | 23,915 | 68,491 | 75,324 | 76,515 | 42 |
| $3,121,320 51 | $7,320,609 42 | $18,718,836 72 | $22,044,619 67 | $20,957,853 98 | 43 |
| $2,371,617 58 | $6,716,955 37 | $16,727,309 55 | $20,094,660 13 | $19,621,005 44 | 44 |
| $2,193 00 | $1,842 00 | $1,928 00 | $2,023 00 | $1,820 00 | 45 |
| 1,471 | 3,268 | 6,173 | 6,937 | 6,278 | 46 |
| $5,826 00 | $7,665 00 | $10,881 00 | $9,791 00 | $9,705 00 | 47 |
| 274 | 1,229 | 324 | 612 | 585 | 48 |
| $964 00 | $969 00 | $2,404 00 | $1,218 00 | $840 00 | 49 |
| $631,429 51 | $1,559,026 69 | $4,149,229 32 | $4,413,712 00 | $3,827,720 79 | 50 |
| $60,205 44 | $148,700 43 | $294,106 96 | $306,272 93 | $452,158 77 | 51 |
| 15,482 12 | 30,788 12 | 112,825 42 | 68,731 90 | 92,818 67 | 52 |
| 2,157 20 | 23,770 41 | 36,617 57 | 44,868 41 | 29,945 66 | 53 |
| 1,706 93 | 5,396 99 | 13,005 89 | 19,612 05 | 14,566 91 | 54 |
| — | 21,871 61 | 68,052 21 | 26,865 52 | 38,452 12 | 55 |
| 19,612 84 | 77,044 06 | 123,935 52 | 189,435 70 | 235,456 03 | 56 |
| 8 23 | 10 31 | 8 02 | 7 46 | 11 24 | 57 |

| | | MARBLE-HEAD | MARL-BOROUGH |
|---|---|---|---|
| | | MARBLEHEAD SAVINGS BANK | MARL-BOROUGH SAVINGS BANK |
| | **Assets** | | |
| 1 | Cash, checks and items | $150,944 03 | $94,599 67 |
| 2 | Due from banks | 67,778 03 | 266,794 33 |
| 3 | U. S. Government obligations, direct and fully guaranteed | 3,515,676 26 | 5,006,931 59 |
| 4 | State, county and municipal obligations | — | — |
| 5 | Other bonds, notes and debentures | 757,914 30 | 472,545 41 |
| 6 | Bank and fire insurance company stocks, etc. | 785,757 47 | 753,474 22 |
| 7 | Real estate loans | 11,884,535 51 | 15,904,604 63 |
| 8 | Personal loans | 9,983 00 | — |
| 9 | Other loans | 281,688 57 | 228,752 05 |
| 10 | Banking premises | 115,954 18 | 33,826 75 |
| 11 | Furniture and fixtures | 33,854 74 | 43,370 71 |
| 12 | Other real estate owned, etc. | 13,623 14 | 96,087 07 |
| 13 | Taxes and insurance paid on mortgaged properties | — | 2,243 72 |
| 14 | Mortgage acquisition costs | — | — |
| 15 | Mutual Savings Central Fund, Inc. | 17,348 17 | 33,900 16 |
| 16 | Deposit Insurance Fund | 2,686 78 | 6,937 83 |
| 17 | All other assets | 8,245 67 | 3,196 86 |
| 18 | Total | $17,645,989 85 | $22,947,265 00 |
| | **Liabilities** | | |
| 19 | Ordinary deposits | $15,742,644 79 | $20,186,865 81 |
| 20 | Notice accounts | — | — |
| 21 | Systematic savings | — | — |
| 22 | Club deposits | 110,779 00 | 27,404 00 |
| 23 | Borrowed money | — | — |
| 24 | Dividends on deposits, declared and unpaid | — | — |
| 25 | Unearned discount | 54,122 83 | 41,320 33 |
| 26 | Due to mortgagors | 224,778 04 | 305,770 01 |
| 27 | Mortgagors' payments not applied | 18,667 75 | 78,282 44 |
| 28 | Net interim income | — | 250,260 85 |
| 29 | All other liabilities | 8,582 10 | 6,520 70 |
| 30 | Guaranty Fund | 649,147 88 | 1,226,663 23 |
| 31 | Percentage to total deposits | 4.09 | 6.06 |
| 32 | Other surplus accounts | 837,267 46 | 824,177 63 |
| 33 | Percentage to total deposits | 5.28 | 4.07 |
| 34 | Total | $17,645,989 85 | $22,947,265 00 |
| | **General Information** | | |
| 35 | Number of deposit accounts October 31, 1962 | 10,035 | 10,300 |
| 36 | Number of deposit accounts opened during period | 1,090 | 1,094 |
| 37 | Number of deposit accounts closed during period | 974 | 913 |
| 38 | Number of accounts October 31, 1963 | 10,151 | 10,481 |
| 39 | Annual rate of ordinary and extra dividends paid during period | 4 | 4 |
| 40 | Amount of dividends paid during period | $571,794 44 | $742,218 70 |
| 41 | Number of deposits made during period | 26,637 | 21,038 |
| 42 | Number of withdrawal made during period | 16,045 | 12,512 |
| 43 | Amount deposited during period | $5,091,908 45 | $4,661,096 28 |
| 44 | Amount withdrawn during period | $4,424,283 39 | $3,945,888 20 |
| 45 | Average amount in each account | $1,551 00 | $1,926 00 |
| 46 | Number of real estate loans October 31 | 1,125 | 1,360 |
| 47 | Average real estate loan | $10,564 00 | $11,694 00 |
| 48 | Number of other loans October 31 | 263 | 163 |
| 49 | Average other loan | $1,109 00 | $1,403 00 |
| 50 | Gross income received during period | $784,708 94 | $1,080,780 62 |
| | **Classification of Expenses, Cost per $1,000 of Deposits** | | |
| 51 | Salaries, fees, bonuses, etc. | $53,808 84 | $103,445 44 |
| 52 | Bank building occupancy | 16,475 17 | 18,991 51 |
| 53 | Advertising | 2,840 70 | 12,268 86 |
| 54 | Contributions, etc. | 1,268 10 | 2,398 48 |
| 55 | State tax | 11,840 49 | 1,880 17 |
| 56 | Miscellaneous | 31,988 68 | 52,300 22 |
| 57 | Total of above costs per $1,000 of deposits | 7 51 | 9 47 |

| MAYNARD | MEDFORD | MEDWAY | MELROSE | MERRIMAC | |
|---|---|---|---|---|---|
| ASSABET INSTITUTION FOR SAVINGS | MEDFORD SAVINGS BANK | MEDWAY SAVINGS BANK | MELROSE SAVINGS BANK | MERRIMAC SAVINGS BANK | |
| $108,825 51 | $274,478 31 | $82,359 04 | $175,114 32 | $10,274 24 | 1 |
| 110,123 41 | 106,221 37 | 80,059 75 | 302,346 52 | 63,324 74 | 2 |
| 2,967,371 17 | 8,045,979 48 | 1,209,082 78 | 11,074,650 54 | 441,914 68 | 3 |
| — | — | 99,341 92 | 383,913 20 | 10,840 61 | 4 |
| 275,195 74 | 864,812 50 | 704,257 11 | 3,051,888 35 | 446,306 64 | 5 |
| 322,458 95 | 371,209 90 | 255,945 61 | 1,974,913 21 | 137,330 09 | 6 |
| 8,876,164 70 | 25,570,690 37 | 3,631,719 67 | 29,768,279 55 | 1,419,898 92 | 7 |
| 102,826 20 | — | 53,973 80 | — | 2,057 46 | 8 |
| 417,046 91 | 466,753 47 | 87,595 08 | 492,732 87 | 10,983 11 | 9 |
| 29,530 75 | 37,523 00 | 49,889 22 | 64,698 61 | 400 00 | 10 |
| 15,607 36 | 54,201 32 | 17,476 83 | 28,166 33 | 2,071 83 | 11 |
| — | 27,780 46 | — | — | 62 00 | 12 |
| 1,407 46 | — | 205 91 | — | — | 13 |
| — | 67,637 95 | — | 2,881 34 | — | 14 |
| 11,123 19 | 52,420 19 | 5,485 80 | 53,086 60 | 4,005 82 | 15 |
| 1 00 | 1 00 | 1 00 | 1 00 | 800 00 | 16 |
| 27,794 11 | 66,942 50 | 466 73 | 33,324 88 | 796 55 | 17 |
| **$13,265,476 46** | **$36,006,651 82** | **$6,277,860 25** | **$47,405,997 32** | **$2,551,066 69** | 18 |
| $11,623,679 14 | $32,713,986 40 | $5,559,732 50 | $41,303,564 35 | $2,176,596 29 | 19 |
| 153,832 20 | — | — | — | — | 20 |
| — | — | — | — | — | 21 |
| 115,118 50 | 260,271 50 | 58,658 00 | 99,089 00 | 21,465 00 | 22 |
| — | — | — | — | — | 23 |
| — | — | — | — | — | 24 |
| 34,734 53 | 19,313 38 | 3,678 17 | 17,351 37 | 158 86 | 25 |
| 159,592 26 | 112,811 13 | 40,957 72 | 1,235,194 80 | 25,419 36 | 26 |
| 67,164 55 | 213,357 00 | 73,331 23 | 151,724 14 | 63,432 19 | 27 |
| 154,786 10 | — | — | 96,966 08 | 2,745 61 | 28 |
| 3,403 18 | 32,318 63 | 1,365 74 | 23,685 45 | 260 20 | 29 |
| 410,000 00 | 1,691,500 00 | 205,800 00 | 2,004,983 90 | 142,678 00 | 30 |
| 3.44 | 5.13 | 3.66 | 4.84 | 6.49 | 31 |
| 543,166 00 | 963,093 78 | 334,336 89 | 2,473,438 23 | 118,311 18 | 32 |
| 4.56 | 2.92 | 5.95 | 5.97 | 5.38 | 33 |
| **$13,265,476 46** | **$36,006,651 82** | **$6,277,860 25** | **$47,405,997 32** | **$2,551,066 69** | 34 |
| 7,641 | 20,706 | 4,446 | 19,814 | 2,647 | 35 |
| 834 | 2,841 | 595 | 2,028 | 189 | 36 |
| 766 | 3,102 | 505 | 2,294 | 217 | 37 |
| 7,709 | 20,445 | 4,536 | 19,548 | 2,619 | 38 |
| 4 | 4 | 4 | 4⅛ | 4¼ | 39 |
| $414,115 50 | $1,202,650 11 | $201,843 13 | $1,600,865 19 | $81,028 46 | 40 |
| 23,305 | 55,118 | 11,253 | 47,845 | 4,666 | 41 |
| 12,851 | 32,895 | 6,885 | 31,216 | 3,778 | 42 |
| $3,937,243 43 | $10,954,269 97 | $1,672,973 98 | $11,465,721 11 | $562,698 83 | 43 |
| $3,147,728 93 | $9,830,131 45 | $1,438,625 76 | $11,109,680 74 | $602,554 17 | 44 |
| $1,528 00 | $1,600 00 | $1,216 00 | $2,113 00 | $831 00 | 45 |
| 1,073 | 2,782 | 596 | 2,624 | 344 | 46 |
| $8,272 00 | $9,200 00 | $6,093 00 | $11,345 00 | $4,127 00 | 47 |
| 402 | 307 | 282 | 274 | 40 | 48 |
| $1,293 00 | $1,520 00 | $502 00 | $1,798 00 | $326 00 | 49 |
| $591,095 45 | $1,572,170 47 | $281,098 89 | $2,165,203 51 | $113,330 21 | 50 |
| $46,571 92 | $133,885 31 | $33,993 56 | $151,273 66 | $12,750 06 | 51 |
| 6,511 43 | 33,444 72 | 6,487 05 | 18,970 37 | 3,103 25 | 52 |
| 4,468 83 | 6,869 73 | 2,940 55 | 9,276 93 | 661 73 | 53 |
| 2,668 89 | 1,105 00 | 458 51 | 5,541 70 | 61 37 | 54 |
| — | — | 2,157 45 | — | 1,804 28 | 55 |
| 26,604 64 | 73,938 21 | 20,854 42 | 55,779 27 | 7,226 75 | 56 |
| 7 37 | 7 61 | 12 03 | 5 82 | 11 77 | 57 |

| | | MIDDLE-BOROUGH | MILFORD |
|---|---|---|---|
| | | MIDDLE-BOROUGH SAVINGS BANK | MILFORD SAVINGS BANK |
| | **Assets** | | |
| 1 | Cash, checks and items | $114,353 44 | $100,757 50 |
| 2 | Due from banks | 97,256 02 | 160,654 96 |
| 3 | U. S. Government obligations, direct and fully guaranteed | 1,894,293 28 | 7,230,074 20 |
| 4 | State, county and municipal obligations | — | 65,285 54 |
| 5 | Other bonds, notes and debentures | 342,042 99 | 2,174,926 65 |
| 6 | Bank and fire insurance company stocks, etc. | 96,706 90 | 823,871 75 |
| 7 | Real estate loans | 4,091,417 40 | 12,031,555 87 |
| 8 | Personal loans | — | 41,391 94 |
| 9 | Other loans | 107,492 59 | 391,217 64 |
| 10 | Banking premises | 72,128 27 | 269,448 81 |
| 11 | Furniture and fixtures | 4,955 64 | 43,357 94 |
| 12 | Other real estate owned, etc. | 16,919 98 | 19,307 86 |
| 13 | Taxes and insurance paid on mortgaged properties | 61 04 | 1,947 11 |
| 14 | Mortgage acquisition costs | — | — |
| 15 | Mutual Savings Central Fund, Inc. | 13,547 58 | 31,733 90 |
| 16 | Deposit Insurance Fund | 1 00 | 1 00 |
| 17 | All other assets | 1,999 06 | 3,238 79 |
| 18 | Total | $6,853,175 19 | $23,388,771 46 |
| | **Liabilities** | | |
| 19 | Ordinary deposits | $5,622,231 56 | $20,825,100 82 |
| 20 | Notice accounts | 561,043 34 | — |
| 21 | Systematic savings | 242 23 | — |
| 22 | Club deposits | 82,028 50 | — |
| 23 | Borrowed money | — | — |
| 24 | Dividends on deposits, declared and unpaid | — | — |
| 25 | Unearned discount | 13,936 10 | 17,897 06 |
| 26 | Due to mortgagors | 4,399 99 | 391,556 43 |
| 27 | Mortgagors' payments not applied | 28,248 49 | 80,626 09 |
| 28 | Net interim income | 24,092 37 | 31,059 49 |
| 29 | All other liabilities | 2,198 91 | 7,279 77 |
| 30 | Guaranty Fund | 344,800 00 | 1,329,500 00 |
| 31 | Percentage to total deposits | 5.50 | 6.38 |
| 32 | Other surplus accounts | 169,953 70 | 705,751 80 |
| 33 | Percentage to total deposits | 2.71 | 3.39 |
| 34 | Total | $6,853,175 19 | $23,388,771 46 |
| | **General Information** | | |
| 35 | Number of deposit accounts October 31, 1962 | 5,802 | 11,111 |
| 36 | Number of deposit accounts opened during period | 402 | 1,108 |
| 37 | Number of deposit accounts closed during period | 409 | 1,120 |
| 38 | Number of accounts October 31, 1963 | 5,795 | 11,099 |
| 39 | Annual rate of ordinary and extra dividends paid during period | 3¾ | 4 |
| 40 | Amount of dividends paid during period | $217,190 05 | $787,531 14 |
| 41 | Number of deposits made during period | 9,611 | 26,039 |
| 42 | Number of withdrawals made during period | 5,792 | 12,675 |
| 43 | Amount deposited during period | $1,477,280 97 | $4,930,577 42 |
| 44 | Amount withdrawn during period | $1,366,235 92 | $4,582,422 69 |
| 45 | Average amount in each account | $1,067 00 | $1,859 00 |
| 46 | Number of real estate loans October 31 | 670 | 1,602 |
| 47 | Average real estate loan | $6,107 00 | $7,510 00 |
| 48 | Number of other loans October 31 | 96 | 357 |
| 49 | Average other loan | $1,120 00 | $1,212 00 |
| 50 | Gross income received during period | $309,678 40 | $980,269 62 |
| | **Classification of Expenses, Cost per $1,000 of Deposits** | | |
| 51 | Salaries, fees, bonuses, etc. | $35,152 69 | $64,695 41 |
| 52 | Bank building occupancy | 7,806 06 | 23,737 88 |
| 53 | Advertising | 2,295 27 | 6,649 33 |
| 54 | Contributions, etc. | 448 40 | 1,250 00 |
| 55 | State tax | 3,348 63 | 5,535 54 |
| 56 | Miscellaneous | 18,973 29 | 36,888 63 |
| 57 | Total of above costs per $1,000 of deposits | 11 00 | 6 67 |

| MILLBURY | MILTON | MONSON | MONTAGUE | NANTUCKET | |
|---|---|---|---|---|---|
| MILLBURY SAVINGS BANK | MILTON SAVINGS BANK | MONSON SAVINGS BANK | CROCKER INSTITUTION FOR SAVINGS | NANTUCKET INSTITUTION FOR SAVINGS | |
| $72,562 19 | $244,783 74 | $21,167 59 | $69,927 05 | $8,351 42 | 1 |
| 289,630 70 | 165,688 58 | 130,500 36 | 147,659 20 | 155,258 63 | 2 |
| 1,555,590 96 | 4,605,381 43 | 1,889,899 22 | 4,130,604 91 | 2,165,907 63 | 3 |
| — | 99,999 00 | — | — | — | 4 |
| 844,215 29 | 387,745 50 | 891,285 00 | 69,750 00 | 16,500 00 | 5 |
| 522,610 69 | 912,328 18 | 644,790 89 | 218,432 61 | 136,358 83 | 6 |
| 6,006,219 05 | 20,877,551 70 | 5,937,461 91 | 5,645,114 09 | 4,928,955 63 | 7 |
| 22,174 00 | 62,344 92 | — | 14,320 30 | 2,243 75 | 8 |
| 141,342 44 | 1,166,692 10 | 199,956 45 | 110,402 52 | 76,450 00 | 9 |
| 11,052 76 | 276,076 60 | 33,668 13 | 24,791 29 | 11,575 00 | 10 |
| 27,820 99 | 89,694 06 | 2,284 82 | 18,472 10 | 12,239 56 | 11 |
| — | 17,327 94 | 909 45 | 5,930 06 | 4,574 28 | 12 |
| 8,874 04 | 986 64 | 875 06 | 55 79 | — | 13 |
| — | 7,598 20 | — | — | — | 14 |
| 10,436 74 | 21,190 48 | 18,923 37 | 17,862 08 | 11,003 51 | 15 |
| 6,933 35 | 8,235 35 | 1,539 94 | 10,000 00 | 1 00 | 16 |
| 16,000 69 | 10,737 34 | 3,518 06 | 2,001 67 | 15,138 63 | 17 |
| **$9,535,463 89** | **$28,954,361 76** | **$9,776,780 25** | **$10,485,323 67** | **$7,544,557 87** | 18 |
| $8,028,155 18 | $25,496,135 85 | $6,769,551 45 | $9,302,995 37 | $6,674,123 77 | 19 |
| — | — | 1,587,851 24 | — | — | 20 |
| — | — | — | — | — | 21 |
| 218,619 25 | 134,644 50 | 37,815 75 | 27,398 00 | 63,754 00 | 22 |
| — | — | 150,000 00 | — | — | 23 |
| — | — | — | — | — | 24 |
| 3,113 24 | 777 92 | — | 67,555 45 | 31,101 12 | 25 |
| 53,879 36 | 1,193,741 99 | 48,302 48 | 22,254 56 | 69,822 30 | 26 |
| 164,498 54 | 133,232 22 | 27,428 44 | 25,366 24 | 4,676 59 | 27 |
| 113,595 36 | — | 28,503 91 | — | 87,626 01 | 28 |
| 4,282 75 | 55,326 49 | 125 24 | 3,929 61 | 1,321 83 | 29 |
| 470,159 88 | 774,000 00 | 615,427 01 | 686,412 08 | 297,771 64 | 30 |
| 5.70 | 3.02 | 7.33 | 7.36 | 4.42 | 31 |
| 479,160 33 | 1,166,502 79 | 511,774 73 | 349,412 36 | 314,360 61 | 32 |
| 5.81 | 4.55 | 6.09 | 3.74 | 4.67 | 33 |
| **$9,535,463 89** | **$28,954,361 76** | **$9,776,780 25** | **$10,485,323 67** | **$7,544,557 87** | 34 |
| 7,425 | 13,840 | 4,343 | 6,060 | 3,602 | 35 |
| 498 | 1,752 | 581 | 359 | 527 | 36 |
| 690 | 1,310 | 663 | 461 | 463 | 37 |
| 7,233 | 14,282 | 4,261 | 5,958 | 3,666 | 38 |
| 4 | 4 1/16 | 3 7/8 | 3 7/8 | 4 1/8 | 39 |
| $307,361 36 | $937,182 60 | $316,508 55 | $345,184 23 | $226,955 13 | 40 |
| 10,852 | 48,268 | 6,344 | 10,852 | 7,857 | 41 |
| 10,130 | 23,001 | 4,414 | 7,116 | 4,648 | 42 |
| $1,923,120 83 | $9,398,249 22 | $1,529,779 69 | $1,456,105 54 | $2,132,648 49 | 43 |
| $2,122,358 90 | $7,072,041 46 | $1,801,876 78 | $1,540,265 87 | $1,336,505 59 | 44 |
| $1,110 00 | $1,785 00 | $1,961 00 | $1,542 00 | $1,819 00 | 45 |
| 1,218 | 1,691 | 1,039 | 803 | 743 | 46 |
| $4,931 00 | $12,346 00 | $5,715 00 | $7,057 00 | $6,634 00 | 47 |
| 211 | 277 | 204 | 188 | 40 | 48 |
| $775 00 | $4,437 00 | $980 00 | $663 00 | $1,967 00 | 49 |
| $448,105 69 | $1,285,696 42 | $439,495 35 | $462,467 35 | $332,066 02 | 50 |
| $55,912 64 | $127,713 84 | $52,560 93 | $46,056 54 | $35,658 66 | 51 |
| 11,206 53 | 44,304 27 | 9,022 21 | 8,953 25 | 5,792 41 | 52 |
| 3,247 28 | 9,112 49 | 3,988 42 | 4,244 77 | 803 18 | 53 |
| 535 87 | 3,191 20 | 75 00 | 1,178 66 | 687 33 | 54 |
| 3,087 72 | — | 3,919 95 | 4,727 33 | 1,799 80 | 55 |
| 33,893 40 | 60,778 50 | 19,339 82 | 27,186 15 | 14,921 50 | 56 |
| 13 44 | 9 61 | 10 64 | 9 93 | 8 94 | 57 |

| | | NATICK | NEW BEDFORD |
|---|---|---|---|
| | | NATICK FIVE CENTS SAVINGS BANK | NEW BEDFORD FIVE CENTS SAVINGS BANK |
| | **Assets** | | |
| 1 | Cash, checks and items | $122,174 30 | $108,516 00 |
| 2 | Due from banks | 369,864 34 | 864,313 68 |
| 3 | U. S. Government obligations, direct and fully guaranteed | 5,388,674 14 | 29,513,025 05 |
| 4 | State, county and municipal obligations | 777,957 34 | — |
| 5 | Other bonds, notes and debentures | 1,226,638 29 | 4,781,933 68 |
| 6 | Bank and fire insurance company stocks, etc. | 1,857,288 76 | 3,518,987 21 |
| 7 | Real estate loans | 22,210,135 50 | 38,421,156 39 |
| 8 | Personal loans | 7,469 10 | — |
| 9 | Other loans | 242,394 28 | 359,964 10 |
| 10 | Banking premises | 25,557 13 | 465,475 39 |
| 11 | Furniture and fixtures | 34,542 82 | 33,021 73 |
| 12 | Other real estate owned, etc. | 17,540 39 | 57,096 35 |
| 13 | Taxes and insurance paid on mortgaged properties | — | — |
| 14 | Mortgage acquisition costs | — | 4,248 13 |
| 15 | Mutual Savings Central Fund, Inc. | 30,092 28 | 113,388 41 |
| 16 | Deposit Insurance Fund | 1 00 | 24,145 84 |
| 17 | All other assets | 138,181 58 | 38,684 94 |
| 18 | Total | $32,448,511 25 | $78,303,956 90 |
| | **Liabilities** | | |
| 19 | Ordinary deposits | $28,592,632 91 | $68,513,796 60 |
| 20 | Notice accounts | — | — |
| 21 | Systematic savings | — | — |
| 22 | Club deposits | 9,939 00 | 186,013 50 |
| 23 | Borrowed money | — | — |
| 24 | Dividends on deposits, declared and unpaid | — | — |
| 25 | Unearned discount | 14,421 10 | 341,592 73 |
| 26 | Due to mortgagors | 420,901 74 | 703,414 70 |
| 27 | Mortgagors' payments not applied | 105,171 33 | 127,347 55 |
| 28 | Net interim income | — | 269,258 29 |
| 29 | All other liabilities | 10,306 28 | 8,907 11 |
| 30 | Guaranty Fund | 1,640,670 00 | 4,557,300 00 |
| 31 | Percentage to total deposits | 5.74 | 6.63 |
| 32 | Other surplus accounts | 1,654,468 89 | 3,596,326 42 |
| 33 | Percentage to total deposits | 5.78 | 5.23 |
| 34 | Total | $32,448,511 25 | $78,303,956 90 |
| | **General Information** | | |
| 35 | Number of deposit accounts October 31, 1962 | 11,314 | 39,89 |
| 36 | Number of deposit accounts opened during period | 1,176 | 2,907 |
| 37 | Number of deposit accounts closed during period | 1,110 | 4,695 |
| 38 | Number of accounts October 31, 1963 | 11,380 | 38,102 |
| 39 | Annual rate of ordinary and extra dividends paid during period | 4⅛ | 4⅛ |
| 40 | Amount of dividends paid during period | $1,086,566 20 | $2,669,673 78 |
| 41 | Number of deposits made during period | 23,687 | 72,458 |
| 42 | Number of withdrawals made during period | 13,741 | 40,508 |
| 43 | Amount deposited during period | $7,003,188 67 | $15,843,757 96 |
| 44 | Amount withdrawn during period | $5,700,234 02 | $15,190,707 27 |
| 45 | Average amount in each account | $2,513 00 | $1,798 00 |
| 46 | Number of real estate loans October 31 | 2,463 | 4,793 |
| 47 | Average real estate loan | $9,018 00 | $8,016 00 |
| 48 | Number of other loans October 31 | 227 | 354 |
| 49 | Average other loan | $1,101 00 | $1,017 00 |
| 50 | Gross income received during period | $1,424,345 92 | $3,494,104 27 |
| | **Classification of Expenses, Cost per $1,000 of Deposits** | | |
| 51 | Salaries, fees, bonuses, etc. | $128,015 75 | $252,119 56 |
| 52 | Bank building occupancy | 3,194 21 | 66,507 41 |
| 53 | Advertising | 12,746 31 | 17,445 00 |
| 54 | Contributions, etc. | 4,386 64 | 3,910 00 |
| 55 | State tax | — | 35,690 30 |
| 56 | Miscellaneous | 57,830 03 | 158,594 94 |
| 57 | Total of above costs per $1,000 of deposits | 7 21 | 7 80 |

| NEW BEDFORD | NEWBURYPORT | | NEWTON | | |
|---|---|---|---|---|---|
| NEW BEDFORD INSTITUTION FOR SAVINGS | INSTITUTION FOR SAVINGS, IN NEWBURYPORT AND ITS VICINITY | NEWBURYPORT FIVE CENTS SAVINGS BANK | NEWTON SAVINGS BANK | WEST NEWTON SAVINGS BANK | |
| $725,531 86 | $35,439 59 | $60,609 93 | $191,568 88 | $361,696 06 | 1 |
| 304,730 37 | 351,235 13 | 752,019 88 | 1,268,014 69 | 285,914 63 | 2 |
| 38,915,308 12 | 13,904,245 58 | 5,932,869 11 | 21,964,427 86 | 10,879,272 48 | 3 |
| — | 2,289,225 32 | — | — | — | 4 |
| 7,790,166 52 | 6,476,410 29 | 2,764,575 56 | 697,571 22 | 1,225,139 75 | 5 |
| 3,823,504 69 | 1,894,087 88 | 1,369,992 42 | 5,718,705 19 | 1,931,394 94 | 6 |
| 54,779,510 52 | 3,234,306 21 | 8,593,759 49 | 95,773,544 98 | 23,153,138 65 | 7 |
| — | — | 58,489 89 | 370,063 55 | 181,035 57 | 8 |
| 1,312,206 81 | 615,911 35 | 237,423 45 | 2,279,257 68 | 1,067,999 12 | 9 |
| 630,263 09 | 7,505 70 | 63,725 21 | 1,044,954 78 | 261,504 68 | 10 |
| 137,872 01 | 24,216 84 | 31,292 40 | 340,902 14 | 27,351 93 | 11 |
| 102,513 89 | — | 7,094 38 | 26,069 88 | — | 12 |
| 3,658 27 | — | 5,805 79 | — | — | 13 |
| 51,072 41 | — | — | 305,774 25 | 39,606 25 | 14 |
| 151,309 19 | 32,555 86 | 28,962 52 | 128,287 10 | 26,143 05 | 15 |
| 1 00 | 1 00 | 1 00 | 47,611 18 | 1 00 | 16 |
| 67,998 81 | 2,745 79 | 27,917 35 | 330,607 46 | 19,120 55 | 17 |
| **$108,795,647 56** | **$28,867,886 54** | **$19,934,538 38** | **$130,487,360 84** | **$39,459,318 66** | 18 |
| $96,170,221 69 | $25,467,870 80 | $17,386,425 58 | $113,026,754 04 | $34,990,368 93 | 19 |
| — | — | — | 3,857,315 54 | — | 20 |
| — | — | — | — | — | 21 |
| 1,031,518 00 | — | 209,571 00 | 512,811 50 | 239,564 50 | 22 |
| — | — | — | — | — | 23 |
| — | — | — | — | — | 24 |
| 1,458 00 | — | 12,313 65 | 425,704 38 | 21,265 21 | 25 |
| 907,089 69 | 30,503 37 | 117,577 69 | 500,135 34 | 407,979 21 | 26 |
| 169,983 68 | 6,810 77 | 40,792 61 | 61,679 27 | 70,034 40 | 27 |
| 323,463 27 | 20,166 21 | — | 1,444,794 64 | 441,138 70 | 28 |
| 94,755 38 | 1,894 94 | 34,235 19 | 195,681 97 | 7,080 61 | 29 |
| 6,478,780 51 | 1,887,479 28 | 1,137,800 00 | 4,959,574 31 | 1,577,000 00 | 30 |
| 6.66 | 7.41 | 6.47 | 4.22 | 4.47 | 31 |
| 3,618,377 34 | 1,453,161 17 | 995,822 66 | 5,502,909 85 | 1,704,887 10 | 32 |
| 3.72 | 5.71 | 5.66 | 4.69 | 4.84 | 33 |
| **$108,795,647 56** | **$28,867,886 54** | **$19,934,538 38** | **$130,487,360 84** | **$39,459,318 66** | 34 |
| 50,731 | 12,103 | 10,776 | 57,298 | 17,662 | 35 |
| 5,496 | 802 | 876 | 7,236 | 1,836 | 36 |
| 4,681 | 947 | 1,254 | 6,679 | 2,417 | 37 |
| 51,546 | 11,958 | 10,398 | 57,855 | 17,081 | 38 |
| 4⅛ | 4 | 4¼ | 4 | 4 | 39 |
| $3,672,076 58 | $971,262 57 | $684,728 53 | $4,208,728 94 | $1,272,746 65 | 40 |
| 138,014 | 13,977 | 22,201 | 184,700 | 52,366 | 41 |
| 72,125 | 12,206 | 13,478 | 90,899 | 29,517 | 42 |
| $25,628,102 89 | $4,343,002 53 | $3,860,790 47 | $41,417,023 08 | $11,203,467 34 | 43 |
| $22,081,145 19 | $4,495,661 77 | $3,461,866 76 | $33,879,655 52 | $9,794,639 06 | 44 |
| $1,866 00 | $2,130 00 | $1,672 00 | $2,003 00 | $2,045 00 | 45 |
| 5,307 | 701 | 1,739 | 7,373 | 1,895 | 46 |
| $10,322 00 | $4,614 00 | $4,942 00 | $12,990 00 | $12,218 00 | 47 |
| 645 | 289 | 426 | 1,869 | 831 | 48 |
| $2,034 00 | $2,131 00 | $695 00 | $1,418 00 | $1,503 00 | 49 |
| $4,685,923 03 | $1,150,043 02 | $930,839 12 | $5,930,193 22 | $1,765,290 54 | 50 |
| $352,412 69 | $64,372 23 | $97,866 32 | $529,130 40 | $127,020 54 | 51 |
| 106,240 45 | 7,222 77 | 13,788 07 | 152,049 36 | 41,469 32 | 52 |
| 41,316 42 | 2,772 79 | 2,805 69 | 51,490 01 | 12,253 04 | 53 |
| 13,121 56 | 1,275 00 | 1,150 00 | 6,350 00 | 1,150 00 | 54 |
| 11,617 35 | 17,819 01 | 16,214 60 | 36,916 37 | 2,322 53 | 55 |
| 156,800 74 | 32,498 63 | 43,295 35 | 347,242 40 | 63,018 21 | 56 |
| 7 08 | 4 95 | 10 07 | 9 61 | 7 06 | 57 |

| | | NORTH ADAMS | NORTH-AMPTON |
|---|---|---|---|
| | | NORTH ADAMS HOOSAC SAVINGS BANK | FLORENCE SAVINGS BANK |
| | **Assets** | | |
| 1 | Cash, checks and items | $300,830 29 | $81,214 66 |
| 2 | Due from banks | 237,088 33 | 218,917 54 |
| 3 | U. S. Government obligations, direct and fully guaranteed | 5,745,269 85 | 3,268,262 42 |
| 4 | State, county and municipal obligations | — | 527,764 27 |
| 5 | Other bonds, notes and debentures | 122,163 01 | 520,698 64 |
| 6 | Bank and fire insurance company stocks, etc. | 1,275,161 74 | 358,144 43 |
| 7 | Real estate loans | 27,558,134 38 | 11,435,984 96 |
| 8 | Personal loans | 82,422 33 | 65,687 47 |
| 9 | Other loans | 394,978 86 | 264,485 34 |
| 10 | Banking premises | 248,505 40 | 98,995 92 |
| 11 | Furniture and fixtures | 65,563 40 | 22,931 56 |
| 12 | Other real estate owned, etc. | 28,662 64 | 1,053 23 |
| 13 | Taxes and insurance paid on mortgaged properties | 843 06 | 3,317 28 |
| 14 | Mortgage acquisition costs | 17,496 78 | — |
| 15 | Mutual Savings Central Fund, Inc. | 52,163 97 | 17,512 76 |
| 16 | Deposit Insurance Fund | 1 00 | 2,580 35 |
| 17 | All other assets | 45,427 34 | 4,481 12 |
| 18 | Total | **$36,174,712 38** | **$16,892,031 95** |
| | **Liabilities** | | |
| 19 | Ordinary deposits | $31,814,762 68 | $11,227,201 22 |
| 20 | Notice accounts | — | 3,573,521 62 |
| 21 | Systematic savings | 1,940 00 | — |
| 22 | Club deposits | 338,646 00 | 98,188 50 |
| 23 | Borrowed money | — | — |
| 24 | Dividends on deposits, declared and unpaid | — | — |
| 25 | Unearned discount | 184,000 92 | 76,721 93 |
| 26 | Due to mortgagors | 292,204 94 | 149,667 63 |
| 27 | Mortgagors' payments not applied | 201,730 69 | 83,552 66 |
| 28 | Net interim income | 152,846 08 | 23,673 60 |
| 29 | All other liabilities | 10,076 43 | 9,098 42 |
| 30 | Guaranty Fund | 1,701,000 00 | 609,700 00 |
| 31 | Percentage to total deposits | 5.29 | 4.09 |
| 32 | Other surplus accounts | 1,477,504 64 | 1,040,706 37 |
| 33 | Percentage to total deposits | 4.59 | 6.99 |
| 34 | Total | **$36,174,712 38** | **$16,892,031 95** |
| | **General Information** | | |
| 35 | Number of deposit accounts October 31, 1962 | 18,375 | 6,984 |
| 36 | Number of deposit accounts opened during period | 1,979 | 1,208 |
| 37 | Number of deposit accounts closed during period | 2,569 | 1,108 |
| 38 | Number of accounts October 31, 1963 | 17,785 | 7,084 |
| 39 | Annual rate of ordinary and extra dividends paid during period | 4 | 3¾ |
| 40 | Amount of dividends paid during period | $1,229,625 36 | $532,689 53 |
| 41 | Number of deposits made during period | 54,163 | 15,322 |
| 42 | Number of withdrawals made during period | 35,362 | 9,335 |
| 43 | Amount deposited during period | $8,217,073 07 | $3,767,697 61 |
| 44 | Amount withdrawn during period | $7,906,553 22 | $3,428,163 21 |
| 45 | Average amount in each account | $1,798 00 | $2,059 00 |
| 46 | Number of real estate loans October 31 | 3,356 | 1,460 |
| 47 | Average real estate loan | $8,212 00 | $7,832 00 |
| 48 | Number of other loans October 31 | 689 | 364 |
| 49 | Average other loan | $693 00 | $907 00 |
| 50 | Gross income received during period | $1,706,309 94 | $771,042 70 |
| | **Classification of Expenses, Cost per $1,000 of Deposits** | | |
| 51 | Salaries, fees, bonuses, etc. | $174,571 83 | $67,002 71 |
| 52 | Bank building occupancy | 19,514 17 | 16,054 86 |
| 53 | Advertising | 15,125 00 | 2,945 19 |
| 54 | Contributions, etc. | 2,085 00 | 1,887 35 |
| 55 | State tax | 21,954 20 | 8,026 33 |
| 56 | Miscellaneous | 84,825 00 | 33,614 27 |
| 57 | Total of above costs per $1,000 of deposits | 10 00 | 8 75 |

| NORTHAMPTON | | NORTH ATTLE-BOROUGH | NORTH-BRIDGE | NORTH BROOKFIELD | |
|---|---|---|---|---|---|
| NONOTUCK SAVINGS BANK | NORTHAMPTON INSTITUTION FOR SAVINGS | ATTLEBOROUGH SAVINGS BANK | WHITINSVILLE SAVINGS BANK | NORTH BROOKFIELD SAVINGS BANK | |
| $85,477 59 | $181,497 85 | $160,188 64 | $46,602 83 | $25,319 44 | 1 |
| 283,554 65 | 274,671 95 | 244,843 26 | 739,105 21 | 106,564 35 | 2 |
| 2,310,695 26 | 14,217,760 41 | 10,646,473 03 | 3,674,470 37 | 1,764,656 18 | 3 |
| — | 125,461 48 | — | — | — | 4 |
| 2,090,316 66 | 3,586,010 60 | 171,020 52 | 679,629 94 | — | 5 |
| 746,948 93 | 814,534 48 | 1,443,051 75 | 716,670 83 | 277,615 45 | 6 |
| 12,268,904 78 | 9,270,912 62 | 30,161,146 78 | 9,046,255 61 | 4,098,204 77 | 7 |
| 10,542 55 | 3,832 42 | 171,636 75 | 3,220 75 | — | 8 |
| 339,507 80 | 266,857 67 | 449,590 48 | 104,764 76 | 69,713 84 | 9 |
| 125,610 37 | 72,052 37 | 154,080 22 | — | 8,311 87 | 10 |
| 20,877 04 | 14,688 79 | 52,047 30 | 12,914 14 | 6,416 17 | 11 |
| 11,496 98 | 11,991 78 | 63,039 79 | 9,406 90 | — | 12 |
| 77 64 | — | — | — | — | 13 |
| — | 802 00 | — | — | 18,790 10 | 14 |
| 19,944 92 | 50,704 93 | 57,096 06 | 23,987 21 | 6,235 07 | 15 |
| 1 00 | 4,609 96 | 28,487 70 | 1 00 | 1 00 | 16 |
| 2,437 62 | 29,233 97 | 144,153 13 | 2,485 44 | 1,295 15 | 17 |
| **$18,316,393 79** | **$28,925,623 28** | **$43,946,855 41** | **$15,059,514 99** | **$6,383,123 39** | 18 |
| $12,024,612 23 | $25,365,388 47 | $38,524,214 80 | $12,779,496 19 | $5,464,419 21 | 19 |
| 4,355,538 64 | — | — | — | — | 20 |
| — | — | — | — | — | 21 |
| 93,009 25 | 127,909 75 | 337,069 00 | 153,318 00 | — | 22 |
| — | — | — | — | — | 23 |
| — | — | — | — | — | 24 |
| 90,108 43 | 44,481 10 | 108,472 44 | 441 98 | — | 25 |
| 190,653 64 | 268,227 43 | 720,264 47 | 162,107 91 | 31,694 71 | 26 |
| 40,276 33 | 45,427 78 | 229,194 39 | 356,909 09 | 18,484 20 | 27 |
| 286,307 94 | 52,755 39 | 7,326 27 | — | 86,473 52 | 28 |
| 2,017 79 | 22,357 20 | 55,127 96 | 5,071 43 | 36 75 | 29 |
| 730,000 00 | 1,906,100 00 | 2,006,000 00 | 807,275 00 | 381,865 25 | 30 |
| 4.43 | 7.47 | 5.16 | 6.24 | 6.99 | 31 |
| 503,869 54 | 1,092,976 16 | 1,959,186 08 | 794,895 39 | 400,149 75 | 32 |
| 3.06 | 4.28 | 5.04 | 6.15 | 7.32 | 33 |
| **$18,316,393 79** | **$28,925,623 28** | **$43,946,855 41** | **$15,059,514 99** | **$6,383,123 39** | 34 |
| 10,322 | 14,097 | 18,594 | 9,175 | 4,368 | 35 |
| 1,674 | 910 | 2,163 | 662 | 325 | 36 |
| 922 | 1,317 | 2,138 | 904 | 289 | 37 |
| 11,074 | 13,690 | 18,619 | 8,933 | 4,404 | 38 |
| 3¼ | 3¼ | 4 | 4 | 4 | 39 |
| $561,946 00 | $911,204 68 | $1,415,347 75 | $481,739 70 | $205,549 10 | 40 |
| 34,390 | 19,072 | 53,220 | 20,077 | 5,237 | 41 |
| 11,277 | 16,126 | 31,488 | 10,781 | 4,352 | 42 |
| $5,949,144 32 | $4,844,801 67 | $10,854,127 71 | $2,639,022 53 | $1,035,698 17 | 43 |
| $5,149,768 66 | $5,279,009 19 | $8,990,067 35 | $2,884,537 33 | $972,729 56 | 44 |
| $1,479 00 | $1,829 00 | $2,069 00 | $1,431 00 | $1,241 00 | 45 |
| 1,421 | 1,244 | 3,491 | 1,325 | 633 | 46 |
| $8,634 00 | $7,452 00 | $8,640 00 | $6,827 00 | $6,474 00 | 47 |
| 274 | 279 | 742 | 120 | 57 | 48 |
| $1,278 00 | $970 00 | $837 00 | $899 00 | $1,223 00 | 49 |
| $791,311 30 | $1,136,462 63 | $2,005,729 93 | $682,177 79 | $292,413 58 | 50 |
| $69,770 64 | $95,641 86 | $166,890 48 | $68,462 02 | $24,175 44 | 51 |
| 21,922 69 | 19,952 73 | 40,702 08 | 9,325 31 | 4,297 86 | 52 |
| 6,307 71 | 5,092 80 | 16,893 32 | 1,363 23 | 1,458 24 | 53 |
| 1,528 56 | 2,990 06 | 2,653 00 | 1,675 08 | 569 80 | 54 |
| 26,093 42 | 15,512 63 | 5,042 42 | 2,068 92 | — | 55 |
| 29,661 28 | 39,237 30 | 94,097 76 | 28,381 46 | 12,773 95 | 56 |
| 9 48 | 7 03 | 8 47 | 8 71 | 7 92 | 57 |

| | | NORWELL | ORANGE |
|---|---|---|---|
| | | SOUTH SCITUATE SAVINGS BANK | ORANGE SAVINGS BANK |
| | **Assets** | | |
| 1 | Cash, checks and items | $43,159 74 | $14,043 64 |
| 2 | Due from banks | 128,472 39 | 38,866 05 |
| 3 | U. S. Government obligations, direct and fully guaranteed | 1,610,220 48 | 1,597,544 58 |
| 4 | State, county and municipal obligations | 45,000 00 | 209,422 30 |
| 5 | Other bonds, notes and debentures | 1,098,575 46 | 494,390 99 |
| 6 | Bank and fire insurance company stocks, etc. | 217,806 25 | 117,692 68 |
| 7 | Real estate loans | 4,590,699 32 | 3,494,118 69 |
| 8 | Personal loans | — | 8,708 75 |
| 9 | Other loans | 199,955 36 | 32,031 95 |
| 10 | Banking premises | 8,462 66 | 24,423 20 |
| 11 | Furniture and fixtures | 13,834 94 | 11,779 48 |
| 12 | Other real estate owned, etc. | — | 13,741 66 |
| 13 | Taxes and insurance paid on mortgaged properties | 513 59 | — |
| 14 | Mortgage acquisition costs | — | 1,905 48 |
| 15 | Mutual Savings Central Fund, Inc. | 8,250 83 | 12,803 56 |
| 16 | Deposit Insurance Fund | 1 00 | 9,491 46 |
| 17 | All other assets | 1,919 74 | 1,645 66 |
| 18 | Total | $7,966,871 76 | $6,082,610 13 |
| | **Liabilities** | | |
| 19 | Ordinary deposits | $7,163,687 11 | $5,077,963 64 |
| 20 | Notice accounts | — | 311,159 74 |
| 21 | Systematic savings | — | — |
| 22 | Club deposits | 6,465 00 | 31,291 50 |
| 23 | Borrowed money | — | — |
| 24 | Dividends on deposits, declared and unpaid | — | — |
| 25 | Unearned discount | — | 11,516 75 |
| 26 | Due to mortgagors | 94,069 43 | 16,963 84 |
| 27 | Mortgagors' payments not applied | 21,163 16 | 33,509 07 |
| 28 | Net interim income | 74,553 84 | — |
| 29 | All other liabilities | 448 75 | 4,019 56 |
| 30 | Guaranty Fund | 396,965 00 | 325,170 00 |
| 31 | Percentage to total deposits | 5.54 | 6.00 |
| 32 | Other surplus accounts | 209,519 47 | 271,016 00 |
| 33 | Percentage to total deposits | 2.92 | 5.00 |
| 34 | Total | $7,966,871 76 | $6,082,610 13 |
| | **General Information** | | |
| 35 | Number of deposit accounts October 31, 1962 | 4,263 | 5,186 |
| 36 | Number of deposit accounts opened during period | 347 | 486 |
| 37 | Number of deposit accounts closed during period | 263 | 461 |
| 38 | Number of accounts October 31, 1963 | 4,347 | 5,211 |
| 39 | Annual rate of ordinary and extra dividends paid during period | 4 | 3⅞ |
| 40 | Amount of dividends paid during period | $267,948 37 | $201,244 63 |
| 41 | Number of deposits made during period | 8,017 | 10,355 |
| 42 | Number of withdrawals made during period | 5,276 | 6,531 |
| 43 | Amount deposited during period | $1,970,033 78 | $1,172,233 86 |
| 44 | Amount withdrawn during period | $1,868,681 00 | $1,278,844 80 |
| 45 | Average amount in each account | $1,639 00 | $1,034 00 |
| 46 | Number of real estate loans October 31 | 658 | 493 |
| 47 | Average real estate loan | $6,976 00 | $7,087 00 |
| 48 | Number of other loans October 31 | 93 | 86 |
| 49 | Average other loan | $2,150 00 | $474 00 |
| 50 | Gross income received during period | $360,165 83 | $278,010 07 |
| | **Classification of Expenses, Cost per $1,000 of Deposits** | | |
| 51 | Salaries, fees, bonuses, etc. | $30,652 41 | $30,076 30 |
| 52 | Bank building occupancy | 8,216 05 | 3,919 50 |
| 53 | Advertising | 2,516 72 | 994 03 |
| 54 | Contributions, etc. | 508 63 | 808 63 |
| 55 | State tax | 4,087 71 | 725 52 |
| 56 | Miscellaneous | 18,084 83 | 18,835 17 |
| 57 | Total of above costs per $1,000 of deposits | 8 94 | 10 27 |

| PALMER | PEABODY | PITTSFIELD | | PLYMOUTH | |
|---|---|---|---|---|---|
| PALMER SAVINGS BANK | WARREN FIVE CENTS SAVINGS BANK | BERKSHIRE COUNTY SAVINGS BANK | CITY SAVINGS BANK OF PITTSFIELD | PLYMOUTH SAVINGS BANK | |
| $50,863 28 | $254,882 75 | $201,925 77 | $381,702 27 | $27,287 26 | 1 |
| 112,021 83 | 402,844 51 | 175,433 40 | 792,178 40 | 74,666 67 | 2 |
| 6,339,051 53 | 9,702,476 63 | 14,468,982 10 | 4,708,679 56 | 2,653,472 71 | 3 |
| 1,489,118 40 | — | — | 89,260 71 | — | 4 |
| 76,336 26 | 4,334,555 76 | — | 335,633 55 | 140,980 46 | 5 |
| 1,066,777 12 | 1,628,110 38 | 1,686,496 07 | 2,774,014 17 | 321,667 88 | 6 |
| 15,362,598 59 | 25,770,080 72 | 39,649,963 51 | 41,118,360 10 | 4,858,650 04 | 7 |
| 48,597 47 | 2,179 30 | 319,080 00 | 1,447,448 62 | 32,404 23 | 8 |
| 226,465 85 | 209,915 64 | 368,221 29 | 2,166,874 37 | 136,780 24 | 9 |
| 187,855 32 | 303,818 33 | 140,083 26 | 220,553 34 | 114,691 00 | 10 |
| 25,075 40 | 78,041 12 | 26,865 11 | 84,772 70 | 27,647 52 | 11 |
| 38,224 54 | 4,619 62 | — | 155,465 41 | — | 12 |
| 190 38 | 5,466 09 | — | — | — | 13 |
| 7,589 69 | 36,320 36 | — | 48,788 99 | — | 14 |
| 32,291 20 | 31,262 51 | 54,563 96 | 52,701 61 | 14,602 28 | 15 |
| 1 00 | 1 00 | 8,743 18 | 1 00 | 1 00 | 16 |
| 2,569 39 | 35,226 09 | 191,539 01 | 171,000 92 | 9,064 91 | 17 |
| **$25,065,627 25** | **$42,799,800 81** | **$57,291,896 66** | **$54,547,435 72** | **$8,411,916 20** | 18 |
| $21,707,494 20 | $36,605,184 85 | $43,948,776 88 | $34,765,101 93 | $7,401,012 11 | 19 |
| — | — | 5,744,998 71 | 12,360,924 48 | — | 20 |
| — | — | — | — | — | 21 |
| 75,788 50 | 318,869 00 | 15,700 00 | 428,980 50 | 32,661 25 | 22 |
| — | — | — | 700,000 00 | — | 23 |
| — | — | — | — | — | 24 |
| 136,962 39 | 29,345 01 | 706,701 55 | 800,387 46 | 37,020 81 | 25 |
| 139,555 03 | 1,222,199 17 | 312,035 50 | 301,201 34 | 103,598 70 | 26 |
| 66,971 45 | 153,108 45 | 75,174 22 | 621,958 67 | 16,065 81 | 27 |
| 91,832 62 | 57,970 85 | — | — | 103,676 51 | 28 |
| 11,522 33 | 22,497 84 | 145,999 49 | 79,618 51 | 1,184 59 | 29 |
| 1,415,000 00 | 1,820,558 26 | 3,209,500 00 | 2,182,500 00 | 464,311 35 | 30 |
| 6.49 | 4.93 | 6.46 | 4.59 | 6.24 | 31 |
| 1,420,500 73 | 2,570,067 38 | 3,133,010 31 | 2,306,762 83 | 252,385 07 | 32 |
| 6.52 | 6.96 | 6.30 | 4.85 | 3.39 | 33 |
| **$25,065,627 25** | **$42,799,800 81** | **$57,291,896 66** | **$54,547,435 72** | **$8,411,916 20** | 34 |
| 10,581 | 19,875 | 23,137 | 26,466 | 6,060 | 35 |
| 895 | 2,607 | 3,074 | 7,128 | 823 | 36 |
| 1,080 | 2,320 | 2,994 | 5,704 | 471 | 37 |
| 10,396 | 20,162 | 23,217 | 27,890 | 6,412 | 38 |
| 4⅛ | 4 | 4 7/16 | 4 | 4 | 39 |
| $849,141 73 | $1,356,017 54 | $2,084,496 20 | $1,747,491 03 | $251,528 41 | 40 |
| 18,144 | 58,589 | 46,999 | 75,846 | 10,290 | 41 |
| 8,942 | 29,855 | 28,661 | 46,075 | 5,909 | 42 |
| $4,095,832 45 | $9,629,973 81 | $14,385,306 54 | $17,541,575 29 | $2,309,119 84 | 43 |
| $4,162,694 78 | $8,666,311 66 | $13,983,796 37 | $13,896,033 94 | $1,518,355 22 | 44 |
| $2,076 00 | $1,816 00 | $2,139 00 | $1,690 00 | $1,149 00 | 45 |
| 2,030 | 2,276 | 4,192 | 3,168 | 753 | 46 |
| $7,568 00 | $11,323 00 | $9,458 00 | $12,979 00 | $6,452 00 | 47 |
| 297 | 237 | 673 | 3,944 | 161 | 48 |
| $926 00 | $895 00 | $1,021 00 | $916 00 | $1,051 00 | 49 |
| $1,114,058 64 | $1,908,975 91 | $2,835,068 81 | $2,573,963 88 | $360,382 08 | 50 |
| $64,745 94 | $167,927 49 | $260,259 83 | $219,072 91 | $31,403 10 | 51 |
| 27,837 30 | 45,715 94 | 44,058 94 | 51,200 16 | 14,898 03 | 52 |
| 4,021 39 | 26,313 37 | 22,886 25 | 39,207 21 | 3,859 64 | 53 |
| 2,176 66 | 4,797 77 | 6,922 52 | 10,958 49 | 1,235 14 | 54 |
| 3,857 70 | 6,021 90 | 24,184 87 | 60,000 00 | 4,062 10 | 55 |
| 44,999 98 | 133,826 40 | 120,475 27 | 170,154 20 | 17,908 44 | 56 |
| 6 80 | 10 51 | 9 64 | 11 68 | 9 91 | 57 |

| | | PLYMOUTH | PROVINCE-TOWN |
|---|---|---|---|
| | | PLYMOUTH FIVE CENTS SAVINGS BANK | SEAMEN'S SAVINGS BANK |
| | **Assets** | | |
| 1 | Cash, checks and items | $83,474 98 | $108,426 10 |
| 2 | Due from banks | 429,687 32 | 236,103 36 |
| 3 | U. S. Government obligations, direct and fully guaranteed | 4,449,263 02 | 2,230,124 58 |
| 4 | State, county and municipal obligations | — | 20,017 28 |
| 5 | Other bonds, notes and debentures | 438,983 40 | 5,226 08 |
| 6 | Bank and fire insurance company stocks, etc. | 281,281 15 | 583,176 64 |
| 7 | Real estate loans | 12,775,118 30 | 5,767,187 61 |
| 8 | Personal loans | 178,079 07 | 49,367 00 |
| 9 | Other loans | 446,600 24 | 152,565 76 |
| 10 | Banking premises | 270,500 59 | 72,523 60 |
| 11 | Furniture and fixtures | 68,441 29 | 18,942 25 |
| 12 | Other real estate owned, etc. | — | — |
| 13 | Taxes and insurance paid on mortgaged properties | — | — |
| 14 | Mortgage acquisition costs | — | — |
| 15 | Mutual Savings Central Fund, Inc. | 24,634 86 | 9,457 02 |
| 16 | Deposit Insurance Fund | 4,379 32 | 1 00 |
| 17 | All other assets | 10,361 69 | 675 80 |
| 18 | Total | $19,460,805 23 | $9,253,794 08 |
| | **Liabilities** | | |
| 19 | Ordinary deposits | $15,703,272 71 | $8,098,922 33 |
| 20 | Notice accounts | 1,758,612 19 | — |
| 21 | Systematic savings | — | — |
| 22 | Club deposits | 146,627 00 | 66,693 50 |
| 23 | Borrowed money | — | — |
| 24 | Dividends on deposits, declared and unpaid | — | — |
| 25 | Unearned discount | 42,422 47 | 58,479 73 |
| 26 | Due to mortgagors | 196,493 01 | 34,274 09 |
| 27 | Mortgagors' payments not applied | 71,465 56 | 13,896 77 |
| 28 | Net interim income | 21,001 22 | 124,576 29 |
| 29 | All other liabilities | 6,389 33 | 931 77 |
| 30 | Guaranty Fund | 937,300 00 | 375,951 83 |
| 31 | Percentage to total deposits | 5.32 | 4.60 |
| 32 | Other surplus accounts | 577,221 74 | 480,067 77 |
| 33 | Percentage to total deposits | 3.28 | 5.88 |
| 34 | Total | $19,460,805 23 | $9,253,794 08 |
| | **General Information** | | |
| 35 | Number of deposit accounts October 31, 1962 | 13,871 | 3,992 |
| 36 | Number of deposit accounts opened during period | 1,887 | 580 |
| 37 | Number of deposit accounts closed during period | 1,389 | 474 |
| 38 | Number of accounts October 31, 1963 | 14,369 | 4,098 |
| 39 | Annual rate of ordinary and extra dividends paid during period | 3¾ | 4¼ |
| 40 | Amount of dividends paid during period | $596,167 03 | $291,474 46 |
| 41 | Number of deposits made during period | 42,864 | 9,869 |
| 42 | Number of withdrawals made during period | 23,623 | 7,953 |
| 43 | Amount deposited during period | $6,818,909 69 | $2,637,943 89 |
| 44 | Amount withdrawn during period | $5,715,182 80 | $2,034,064 23 |
| 45 | Average amount in each account | $1,201 00 | $1,976 00 |
| 46 | Number of real estate loans October 31 | 1,891 | 621 |
| 47 | Average real estate loan | $6,756 00 | $9,287 00 |
| 48 | Number of other loans October 31 | 630 | 175 |
| 49 | Average other loan | $992 00 | $1,153 00 |
| 50 | Gross income received during period | $876,509 35 | $439,921 64 |
| | **Classification of Expenses, Cost per $1,000 of Deposits** | | |
| 51 | Salaries, fees, bonuses, etc. | $113,957 27 | $37,754 42 |
| 52 | Bank building occupancy | 31,752 73 | 9,055 45 |
| 53 | Advertising | 6,659 48 | 3,655 63 |
| 54 | Contributions, etc. | 535 00 | 200 00 |
| 55 | State tax | 5,621 32 | 1,327 76 |
| 56 | Miscellaneous | 41,783 39 | 20,024 75 |
| 57 | Total of above costs per $1,000 of deposits | 11 47 | 8 88 |

| QUINCY | RANDOLPH | READING | ROCKLAND | ROCKPORT | |
|---|---|---|---|---|---|
| QUINCY SAVINGS BANK | RANDOLPH SAVINGS BANK | MECHANICS' SAVINGS BANK | ROCKLAND SAVINGS BANK | GRANITE SAVINGS BANK | |
| $323,800 36 | $43,526 41 | $133,315 28 | $141,535 09 | $32,837 53 | 1 |
| 853,561 14 | 264,009 33 | 101,471 64 | 234,429 08 | 65,213 48 | 2 |
| 16,380,597 83 | 3,918,974 37 | 3,507,788 85 | 3,239,271 42 | 1,335,873 79 | 3 |
| 568,922 22 | — | 30,000 00 | — | — | 4 |
| 3,121,657 36 | 554,471 52 | 422,531 55 | 140,000 00 | 20,000 00 | 5 |
| 876,859 90 | 416,941 85 | 266,329 11 | 263,076 09 | 156,438 19 | 6 |
| 43,970,606 79 | 10,938,146 79 | 8,954,808 71 | 10,608,368 95 | 2,700,139 49 | 7 |
| 82,249 00 | 158,411 78 | 38,711 05 | 36,212 68 | 20,910 55 | 8 |
| 1,679,120 62 | 263,121 88 | 233,757 45 | 161,890 51 | 278,092 19 | 9 |
| 334,663 52 | 176,797 65 | 169,241 85 | 75,249 35 | 21,428 91 | 10 |
| 115,724 81 | 41,152 57 | 34,184 12 | 34,843 92 | 7,978 47 | 11 |
| 14,133 80 | — | 27,445 53 | 29,208 55 | — | 12 |
| 10,118 13 | — | 68 55 | 727 41 | — | 13 |
| 10 00 | — | — | 420 36 | — | 14 |
| 88,239 04 | 17,936 58 | 13,579 12 | 24,095 03 | 5,420 71 | 15 |
| 1 00 | 1 00 | 4,153 39 | 1 00 | 1 00 | 16 |
| 13,695 77 | 4,846 91 | 6,082 52 | 9,233 31 | 2,243 97 | 17 |
| $68,433,961 29 | $16,798,338 64 | $13,943,468 72 | $14,998,562 75 | $4,646,578 28 | 18 |
| $60,014,215 45 | $15,236,861 91 | $12,718,885 49 | $13,420,826 44 | $4,163,648 72 | 19 |
| — | — | — | — | — | 20 |
| — | — | — | — | — | 21 |
| 519,800 00 | 89,846 50 | 97,699 00 | 67,426 00 | 30,238 00 | 22 |
| — | — | — | — | — | 23 |
| — | — | — | — | — | 24 |
| 28,310 95 | 16,798 23 | 3,019 96 | 37,791 13 | 1,469 68 | 25 |
| 798,521 48 | 207,759 68 | 75,548 05 | 82,111 60 | 46,031 05 | 26 |
| 278,211 21 | 95,099 66 | 49,831 73 | 77,876 46 | 21,782 89 | 27 |
| 133,638 08 | 62,982 45 | 78,289 20 | 45,890 25 | 13,240 94 | 28 |
| 67,074 59 | 19,107 12 | 3,560 62 | 5,374 35 | 4,547 80 | 29 |
| 3,538,700 00 | 676,820 16 | 470,713 44 | 797,121 00 | 163,041 00 | 30 |
| 5.84 | 4.42 | 3.67 | 5.91 | 3.89 | 31 |
| 3,055,489 53 | 393,062 88 | 445,921 23 | 464,145 52 | 202,578 20 | 32 |
| 5.05 | 2.56 | 3.48 | 3.44 | 4.83 | 33 |
| $68,433,961 29 | $16,798,338 64 | $13,943,468 72 | $14,998,562 75 | $4,646,578 28 | 34 |
| 33,550 | 13,003 | 12,037 | 10,559 | 3,154 | 35 |
| 3,052 | 2,123 | 1,428 | 1,090 | 225 | 36 |
| 2,977 | 1,468 | 1,225 | 1,167 | 355 | 37 |
| 33,625 | 13,658 | 12,240 | 10,482 | 3,024 | 38 |
| 4 | 4 | 4 | 4 | 3 [illegible] | 39 |
| $2,267,566 51 | $550,101 78 | $440,085 73 | $496,596 14 | $143,961 08 | 40 |
| 89,230 | 37,667 | 32,190 | 21,688 | 7,136 | 41 |
| 52,880 | 21,055 | 19,237 | 15,062 | 4,383 | 42 |
| $16,436,039 55 | $5,688,127 08 | $5,360,123 39 | $3,534,205 59 | $1,165,779 95 | 43 |
| $14,072,659 51 | $4,728,522 91 | $4,292,776 67 | $3,323,830 30 | $1,173,405 79 | 44 |
| $1,785 00 | $1,116 00 | $1,028 00 | $1,276 00 | $1,370 00 | 45 |
| 3,9[illegible]5 | 1,309 | 1,083 | 1,423 | 462 | 46 |
| $11,089 00 | $8,356 00 | $8,269 00 | $7,455 00 | $5,844 00 | 47 |
| 834 | 561 | 315 | 251 | 211 | 48 |
| $2,111 00 | $751 00 | $865 00 | $789 00 | $1,417 00 | 49 |
| $3,113,134 25 | $775,788 33 | $644,633 87 | $686,480 42 | $214,956 14 | 50 |
| $286,028 01 | $88,140 89 | $69,751 06 | $81,610 13 | $24,821 63 | 51 |
| 63,040 66 | 28,942 32 | 20,420 35 | 14,097 20 | 6,080 40 | 52 |
| 36,267 08 | 4,960 40 | 8,422 05 | 4,056 20 | 1,882 01 | 53 |
| 8,249 60 | 220 00 | 1,552 74 | 325 00 | 409 43 | 54 |
| — | 312 97 | — | 6,959 01 | 482 61 | 55 |
| 124,420 71 | 45,008 16 | 35,250 82 | 44,245 00 | 12,632 58 | 56 |
| 8 63 | 10 99 | 10 65 | 11 27 | 11 12 | 57 |

| | | SALEM | |
|---|---|---|---|
| | | SALEM SAVINGS BANK | SALEM FIVE CENTS SAVINGS BANK |
| | **Assets** | | |
| 1 | Cash, checks and items | $289,696 46 | $585,201 49 |
| 2 | Due from banks | 1,014,657 91 | 731,632 94 |
| 3 | U. S. Government obligations, direct and fully guaranteed | 17,805,740 25 | 16,998,997 60 |
| 4 | State, county and municipal obligations | 763,521 32 | — |
| 5 | Other bonds, notes and debentures | 7,890,506 60 | 3,032,894 59 |
| 6 | Bank and fire insurance company stocks, etc. | 3,947,037 06 | 4,786,130 64 |
| 7 | Real estate loans | 39,306,344 03 | 70,166,632 99 |
| 8 | Personal loans | — | — |
| 9 | Other loans | 637,730 60 | 706,418 57 |
| 10 | Banking premises | 101,585 43 | 219,383 96 |
| 11 | Furniture and fixtures | 57,903 89 | 99,231 16 |
| 12 | Other real estate owned, etc. | — | 96,862 96 |
| 13 | Taxes and insurance paid on mortgaged properties | 2,124 76 | — |
| 14 | Mortgage acquisition costs | 6,897 19 | 268,450 81 |
| 15 | Mutual Savings Central Fund, Inc. | 100,671 89 | 105,082 27 |
| 16 | Deposit Insurance Fund | 1 00 | 22,487 74 |
| 17 | All other assets | 5,023 94 | 150,001 72 |
| 18 | Total | **$71,929,442 33** | **$97,969,409 44** |
| | **Liabilities** | | |
| 19 | Ordinary deposits | $61,530,180 68 | $87,664,966 61 |
| 20 | Notice accounts | — | — |
| 21 | Systematic savings | — | — |
| 22 | Club deposits | 247,467 50 | 556,916 00 |
| 23 | Borrowed money | — | — |
| 24 | Dividends on deposits, declared and unpaid | — | — |
| 25 | Unearned discount | 31,512 58 | 163,869 03 |
| 26 | Due to mortgagors | 676,008 53 | 964,932 76 |
| 27 | Mortgagors' payments not applied | 270,464 14 | 212,480 02 |
| 28 | Net interim income | 79,406 92 | — |
| 29 | All other liabilities | 36,652 56 | 38,931 75 |
| 30 | Guaranty Fund | 4,195,600 00 | 4,413,695 52 |
| 31 | Percentage to total deposits | 6.79 | 5.00 |
| 32 | Other surplus accounts | 4,862,149 42 | 3,953,617 75 |
| 33 | Percentage to total deposits | 7.87 | 4.48 |
| 34 | Total | **$71,929,442 33** | **$97,969,409 44** |
| | **General Information** | | |
| 35 | Number of deposit accounts October 31, 1962 | 24,219 | 42,050 |
| 36 | Number of deposit accounts opened during period | 2,638 | 5,812 |
| 37 | Number of deposit accounts closed during period | 2,822 | 5,600 |
| 38 | Number of accounts October 31, 1963 | 24,035 | 42,262 |
| 39 | Annual rate of ordinary and extra dividends paid during period | 4⅛ | 4 1/16 |
| 40 | Amount of dividends paid during period | $2,413,475 99 | $3,327,439 48 |
| 41 | Number of deposits made during period | 54,676 | 132,423 |
| 42 | Number of withdrawals made during period | 30,744 | 62,044 |
| 43 | Amount deposited during period | $11,944,161 70 | $26,236,006 97 |
| 44 | Amount withdrawn during period | $11,968,746 87 | $22,850,735 91 |
| 45 | Average amount in each account | $2,551 00 | $2,074 00 |
| 46 | Number of real estate loans October 31 | 3,267 | 5,562 |
| 47 | Average real estate loan | $12,031 00 | $12,615 00 |
| 48 | Number of other loans October 31 | 487 | 516 |
| 49 | Average other loan | $1,310 00 | $1,369 00 |
| 50 | Gross income received during period | $3,103,907 72 | $4,466,890 01 |
| | **Classification of Expenses, Cost per $1,000 of Deposits** | | |
| 51 | Salaries, fees, bonuses, etc. | $216,365 99 | $337,635 53 |
| 52 | Bank building occupancy | 38,747 10 | 65,689 73 |
| 53 | Advertising | 22,733 42 | 42,833 23 |
| 54 | Contributions, etc. | 2,800 00 | 2,863 75 |
| 55 | State tax | 6,108 22 | 38,068 32 |
| 56 | Miscellaneous | 98,148 83 | 160,688 40 |
| 57 | Total of above costs per $1,000 of deposits | 6 26 | 7 39 |

| SHELBURNE | SOMERVILLE | | SOUTH-BRIDGE | SPENCER | |
|---|---|---|---|---|---|
| SHELBURNE FALLS SAVINGS BANK | SOMERSET SAVINGS BANK | SOMERVILLE SAVINGS BANK | SOUTHBRIDGE SAVINGS BANK | SPENCER SAVINGS BANK | |
| $21,234 97 | $65,773 76 | $91,001 49 | $98,039 45 | $35,266 63 | 1 |
| 10,422 94 | 212,303 54 | 210,922 10 | 224,383 33 | 229,871 34 | 2 |
| 1,161,970 29 | 2,506,342 78 | 11,221,900 25 | 5,504,606 49 | 1,218,747 07 | 3 |
| 31,852 49 | — | 25,107 92 | 165,117 26 | 253,926 17 | 4 |
| 234,469 74 | 438,564 70 | 1,733,641 30 | 1,092,285 14 | 1,453,287 36 | 5 |
| 139,938 78 | 725,019 67 | 800,318 52 | 747,445 53 | 658,605 61 | 6 |
| 3,662,720 73 | 8,872,422 44 | 11,913,611 75 | 15,660,338 53 | 5,922,765 93 | 7 |
| 17,054 00 | 11,989 10 | 9,100 60 | — | 180,989 13 | 8 |
| 162,721 24 | 163,969 82 | 167,225 17 | 228,507 84 | 672 00 | 9 |
| 68,500 00 | 94,649 16 | 38,508 45 | 150,858 40 | 32,264 24 | 10 |
| 14,671 22 | 19,502 04 | 19,090 72 | 15,230 19 | 5,451 47 | 11 |
| 15,406 08 | 13,174 87 | — | 41,828 86 | — | 12 |
| — | — | — | 486 27 | — | 13 |
| — | 20,146 47 | — | — | — | 14 |
| 9,985 73 | 11,314 95 | 44,813 20 | 31,730 79 | 9,376 40 | 15 |
| 1 00 | 1 00 | 31,070 88 | 1 00 | 1 00 | 16 |
| 11,773 99 | 4,132 75 | 16,081 25 | 4,799 18 | 1,988 77 | 17 |
| **$5,562,723 20** | **$13,159,307 05** | **$26,322,393 60** | **$23,965,658 26** | **$10,003,213 12** | 18 |
| $4,418,757 63 | $11,599,586 05 | $22,685,305 70 | $20,871,474 96 | $8,753,214 22 | 19 |
| 571,106 72 | — | — | — | — | 20 |
| — | — | — | — | — | 21 |
| 38,819 00 | 201,787 25 | 305,367 00 | 80,867 00 | 34,314 00 | 22 |
| 30,000 00 | — | — | — | — | 23 |
| — | — | — | — | — | 24 |
| 29,017 72 | 7,556 00 | 27,076 15 | 87,648 74 | 181 49 | 25 |
| 22,957 82 | 5,679 70 | 139,896 26 | 200,462 27 | 50,420 43 | 26 |
| 20,507 13 | 64,458 25 | 87,872 46 | 67,764 46 | 24,302 17 | 27 |
| 8,826 16 | 18,766 32 | 376,162 15 | 343,432 74 | — | 28 |
| 454 20 | 10,925 81 | 5,168 09 | 204 84 | 502 55 | 29 |
| 246,888 94 | 501,000 00 | 1,625,000 00 | 1,115,500 00 | 618,427 90 | 30 |
| 4.91 | 4.25 | 7.07 | 5.32 | 7.03 | 31 |
| 175,387 88 | 749,547 67 | 1,070,545 79 | 1,198,303 25 | 521,850 36 | 32 |
| 3.49 | 6.35 | 4.66 | 5.72 | 5.93 | 33 |
| **$5,562,723 20** | **$13,159,307 05** | **$26,322,393 60** | **$23,965,658 26** | **$10,003,213 12** | 34 |
| 4,902 | 9,481 | 11,995 | 10,418 | 6,176 | 35 |
| 378 | 1,144 | 2,574 | 805 | 538 | 36 |
| 485 | 1,321 | 1,266 | 1,096 | 551 | 37 |
| 4,795 | 9,304 | 13,303 | 10,127 | 6,163 | 38 |
| 3⅝ | 4 | 4¼ | 4 | 4¼ | 39 |
| $168,668 16 | $424,569 62 | $885,142 05 | $792,627 80 | $438,119 45 | 40 |
| 10,999 | 23,331 | 20,817 | 22,067 | 10,168 | 41 |
| 5,294 | 14,805 | 12,166 | 12,427 | 6,753 | 42 |
| $1,253,773 95 | $3,320,791 76 | $4,564,732 81 | $4,549,840 98 | $1,817,021 87 | 43 |
| $1,093,425 63 | $2,958,930 00 | $3,897,798 44 | $4,532,527 21 | $1,697,936 79 | 44 |
| $1,041 00 | $1,246 00 | $1,678 00 | $2,046 00 | $1,417 00 | 45 |
| 699 | 910 | 926 | 1,772 | 1,113 | 46 |
| $5,240 00 | $9,749 00 | $12,866 00 | $8,838 00 | $5,321 00 | 47 |
| 206 | 168 | 149 | 213 | 114 | 48 |
| $872 00 | $1,047 00 | $1,183 00 | $1,073 00 | $1,594 00 | 49 |
| $251,167 96 | $632,892 93 | $1,275,298 32 | $1,064,766 61 | $439,521 21 | 50 |
| $27,661 91 | $76,246 08 | $140,095 81 | $76,881 88 | $35,687 95 | 51 |
| 8,128 25 | 23,160 43 | 16,464 89 | 19,866 22 | 8,750 99 | 52 |
| 1,874 63 | 4,399 13 | 5,615 03 | 7,596 33 | 6,417 32 | 53 |
| 1,074 52 | 725 00 | 3,131 40 | 825 00 | 100 00 | 54 |
| 1,643 50 | — | 6,678 81 | 6,124 62 | 3,987 57 | 55 |
| 15,806 82 | 41,276 23 | 43,899 35 | 33,702 14 | 20,694 03 | 56 |
| 11 27 | 12 56 | 9 52 | 6 94 | 8 64 | 57 |

| | | SPRINGFIELD | |
|---|---|---|---|
| | | HAMPDEN SAVINGS BANK | SPRINGFIELD FIVE CENTS SAVINGS BANK |
| | **Assets** | | |
| 1 | Cash, checks and items | $111,981 49 | $230,113 80 |
| 2 | Due from banks | 539,581 41 | 567,500 11 |
| 3 | U. S. Government obligations, direct and fully guaranteed | 8,394,039 27 | 18,484,770 85 |
| 4 | State, county and municipal obligations | — | — |
| 5 | Other bonds, notes and debentures | 583,697 16 | 300,293 75 |
| 6 | Bank and fire insurance company stocks, etc. | 244,310 20 | 585,646 47 |
| 7 | Real estate loans | 24,597,953 90 | 58,853,190 83 |
| 8 | Personal loans | 362,189 58 | 162,118 62 |
| 9 | Other loans | 498,882 94 | 1,091,292 68 |
| 10 | Banking premises | 381,743 86 | 441,531 96 |
| 11 | Furniture and fixtures | 24,641 74 | 99,433 75 |
| 12 | Other real estate owned, etc. | 26,062 94 | 136,549 62 |
| 13 | Taxes and insurance paid on mortgaged properties | — | 8,555 18 |
| 14 | Mortgage acquisition costs | 7,627 44 | 2,275 22 |
| 15 | Mutual Savings Central Fund, Inc. | 47,367 31 | 105,448 62 |
| 16 | Deposit Insurance Fund | 5,629 00 | 25,884 09 |
| 17 | All other assets | 53,326 65 | 85,092 60 |
| 18 | Total | $35,879,034 89 | $81,179,698 15 |
| | **Liabilities** | | |
| 19 | Ordinary deposits | $32,141,992 64 | $73,040,893 42 |
| 20 | Notice accounts | — | — |
| 21 | Systematic savings | — | — |
| 22 | Club deposits | 282,912 00 | 279,508 00 |
| 23 | Borrowed money | — | — |
| 24 | Dividends on deposits, declared and unpaid | — | — |
| 25 | Unearned discount | 239,694 13 | 340,266 57 |
| 26 | Due to mortgagors | 67,490 00 | 625,335 62 |
| 27 | Mortgagors' payments not applied | 94,900 36 | 205,915 94 |
| 28 | Net interim income | — | 829,175 79 |
| 29 | All other liabilities | 16,973 35 | 113,307 53 |
| 30 | Guaranty Fund | 1,673,500 00 | 3,318,000 00 |
| 31 | Percentage to total deposits | 5.16 | 4.53 |
| 32 | Other surplus accounts | 1,361,572 41 | 2,427,295 28 |
| 33 | Percentage to total deposits | 4.20 | 3.31 |
| 34 | Total | $35,879,034 89 | $81,179,698 15 |
| | **General Information** | | |
| 35 | Number of deposit accounts October 31, 1962 | 11,414 | 37,584 |
| 36 | Number of deposit accounts opened during period | 1,115 | 4,616 |
| 37 | Number of deposit accounts closed during period | 1,341 | 5,472 |
| 38 | Number of accounts October 31, 1963 | 11,188 | 36,728 |
| 39 | Annual rate of ordinary and extra dividends paid during period | 4 | 4 |
| 40 | Amount of dividends paid during period | $1,209,386 19 | $2,769,582 28 |
| 41 | Number of deposits made during period | 20,838 | 79,218 |
| 42 | Number of withdrawals made during period | 10,705 | 48,164 |
| 43 | Amount deposited during period | $6,772,899 26 | $16,883,891 05 |
| 44 | Amount withdrawn during period | $6,236,020 87 | $16,496,921 51 |
| 45 | Average amount in each account | $2,873 00 | $1,989 00 |
| 46 | Number of real estate loans October 31 | 2,761 | 6,644 |
| 47 | Average real estate loan | $8,909 00 | $8,858 00 |
| 48 | Number of other loans October 31 | 1,306 | 1,298 |
| 49 | Average other loan | 659 00 | 966 00 |
| 50 | Gross income received during period | $1,639,986 56 | $3,737,757 86 |
| | **Classification of Expenses, Cost per $1,000 of Deposits** | | |
| 51 | Salaries, fees, bonuses, etc. | $134,636 14 | $304,513 20 |
| 52 | Bank building occupancy | 36,878 77 | 55,950 01 |
| 53 | Advertising | 14,870 27 | 28,021 71 |
| 54 | Contributions, etc. | 1,642 00 | 8,414 12 |
| 55 | State tax | 15,881 87 | 22,719 08 |
| 56 | Miscellaneous | 67,356 52 | 152,913 02 |
| 57 | Total of above costs per $1,000 of deposits | 8 44 | 7 84 |

| SPRINGFIELD | STONEHAM | TAUNTON | | UXBRIDGE | |
|---|---|---|---|---|---|
| SPRINGFIELD INSTITUTION FOR SAVINGS | STONEHAM SAVINGS BANK | BRISTOL COUNTY SAVINGS BANK | TAUNTON SAVINGS BANK | UXBRIDGE SAVINGS BANK | |
| $852,683 99 | $194,031 21 | $299,179 00 | $129,298 03 | $77,058 79 | 1 |
| 518,925 40 | 179,564 34 | 149,942 30 | 260,475 66 | 195,000 07 | 2 |
| 43,887,320 49 | 2,135,627 04 | 9,415,212 86 | 7,331,039 75 | 2,785,739 16 | 3 |
| 318,846 24 | 129,080 10 | — | 21,327 50 | 535,333 91 | 4 |
| 2,069,468 24 | 1,141,815 85 | 1,064,097 84 | 932,035 69 | 874,295 66 | 5 |
| 9,088,673 04 | 1,080,948 95 | 1,093,890 55 | 82,820 87 | 8,850 95 | 6 |
| 145,949,705 44 | 12,649,870 65 | 14,045,328 00 | 12,444,271 16 | 10,144,322 45 | 7 |
| 914,702 06 | 57,496 58 | 24,319 50 | — | 14,438 80 | 8 |
| 2,650,876 18 | 467,729 24 | 212,261 30 | 351,326 85 | 224,492 08 | 9 |
| 2,000,294 12 | 226,757 79 | 164,528 03 | 122,718 90 | 73,700 00 | 10 |
| 234,195 33 | 53,728 63 | 10,443 28 | 31,698 60 | 7,749 74 | 11 |
| 148,229 22 | 17,948 87 | — | 46,856 40 | 6,253 60 | 12 |
| — | 499 52 | 2,914 72 | 202 46 | 19 00 | 13 |
| 7,481 89 | — | 14 31 | 635 32 | 16,126 00 | 14 |
| 262,518 08 | 15,629 62 | 40,219 03 | 37,495 01 | 21,229 35 | 15 |
| 62,743 95 | 1 00 | 1 00 | 1 00 | 1 00 | 16 |
| 150,044 44 | 22,636 11 | 7,556 18 | 4,086 98 | 44,181 71 | 17 |
| **$209,116,708 11** | **$18,373,365 50** | **$26,529,907 90** | **$21,796,290 18** | **$15,028,792 27** | 18 |
| $177,947,412 28 | $16,100,325 05 | $23,751,856 02 | $19,399,946 32 | $11,749,120 03 | 19 |
| — | — | — | — | 1,116,165 98 | 20 |
| — | — | — | — | — | 21 |
| 1,039,187 00 | 65,564 00 | 281,441 75 | 193,954 00 | 72,826 00 | 22 |
| 1,000,000 00 | — | — | — | — | 23 |
| — | — | — | — | — | 24 |
| 1,559,375 91 | 21,796 48 | 38,508 73 | 39,380 30 | 31,832 43 | 25 |
| 1,616,784 71 | 304,276 20 | 207,237 46 | 306,305 79 | 178,357 47 | 26 |
| 3,593,846 36 | 53,172 48 | 40,654 59 | 8,249 41 | 46,431 04 | 27 |
| 2,521,248 51 | 1,290 75 | 76,166 53 | 239,520 41 | 201,581 11 | 28 |
| 432,986 66 | 32,653 47 | 38,516 82 | 7,596 92 | 53 05 | 29 |
| 9,259,325 00 | 854,755 93 | 1,267,100 00 | 1,434,554 14 | 919,500 00 | 30 |
| 5.17 | 5.29 | 5.27 | 7.32 | 7.11 | 31 |
| 10,146,541 68 | 939,531 14 | 828,426 00 | 166,782 89 | 712,925 16 | 32 |
| 5.67 | 5.81 | 3.45 | .85 | 5.51 | 33 |
| **$209,116,708 11** | **$18,373,365 50** | **$26,529,907 90** | **$21,796,290 18** | **$15,028,792 27** | 34 |
| 103,580 | 9,595 | 15,381 | 14,289 | 7,060 | 35 |
| 11,562 | 1,123 | 1,508 | 1,141 | 797 | 36 |
| 12,477 | 952 | 1,297 | 1,477 | 879 | 37 |
| 102,665 | 9,766 | 15,592 | 13,953 | 6,978 | 38 |
| 4 | 4 | 4 | 3¾ | 4⅛ | 39 |
| $6,704,452 97 | $588,587 56 | $875,542 43 | $689,571 72 | $491,856 81 | 40 |
| 333,576 | 26,508 | 29,857 | 24,279 | 13,874 | 41 |
| 151,791 | 14,821 | 17,421 | 14,187 | 7,633 | 42 |
| $44,083,326 22 | $4,628,515 69 | $6,116,794 81 | $4,331,786 39 | $2,589,064 84 | 43 |
| $42,246,325 30 | $4,186,069 29 | $5,219,425 54 | $4,469,763 46 | $2,510,767 43 | 44 |
| $1,724 00 | $1,649 00 | $1,523 00 | $1,390 00 | $1,834 00 | 45 |
| 15,212 | 1,453 | 1,815 | 1,278 | 1,544 | 46 |
| $9,594 00 | $8,706 00 | $7,738 00 | $9,737 00 | $6,570 00 | 47 |
| 3,946 | 496 | 295 | 240 | 261 | 48 |
| $904 00 | $1,059 00 | $802 00 | $1,464 00 | $915 00 | 49 |
| $9,196,185 35 | $835,179 57 | $1,166,595 19 | $992,036 31 | $698,630 80 | 50 |
| $658,247 04 | $80,536 60 | $107,410 94 | $108,961 48 | $67,768 19 | 51 |
| 188,704 46 | 26,563 99 | 19,993 55 | 17,469 49 | 13,018 08 | 52 |
| 104,097 34 | 3,480 08 | 9,338 18 | 9,228 94 | 2,738 10 | 53 |
| 20,594 62 | 4,902 03 | 3,760 11 | 2,803 73 | 1,864 55 | 54 |
| 217,657 47 | 3,968 32 | 7,374 37 | 3,336 56 | 352 11 | 55 |
| 380,810 73 | 29,196 04 | 39,236 62 | 41,273 45 | 27,359 39 | 56 |
| 8 82 | 9 23 | 7 87 | 9 43 | 8 79 | 57 |

| | | WAKEFIELD | WALTHAM |
|---|---|---|---|
| | | WAKEFIELD SAVINGS BANK | WALTHAM SAVINGS BANK |
| | **Assets** | | |
| 1 | Cash, checks and items | $100,877 65 | $247,281 39 |
| 2 | Due from banks | 176,826 25 | 455,278 16 |
| 3 | U. S. Government obligations, direct and fully guaranteed | 6,841,049 99 | 10,826,734 22 |
| 4 | State, county and municipal obligations | 217,433 39 | 24,999 86 |
| 5 | Other bonds, notes and debentures | 432,234 00 | 3,126,030 32 |
| 6 | Bank and fire insurance company stocks, etc. | 1,445,438 65 | 1,170,319 33 |
| 7 | Real estate loans | 19,580,913 14 | 33,522,534 64 |
| 8 | Personal loans | — | 59,696 03 |
| 9 | Other loans | 307,500 52 | 388,051 13 |
| 10 | Banking premises | 55,000 00 | 236,577 81 |
| 11 | Furniture and fixtures | 9,349 00 | 64,729 04 |
| 12 | Other real estate owned, etc. | — | 14,891 48 |
| 13 | Taxes and insurance paid on mortgaged properties | — | 2,793 25 |
| 14 | Mortgage acquisition costs | 44,940 53 | 3,981 29 |
| 15 | Mutual Savings Central Fund, Inc. | 31,277 22 | 54,769 81 |
| 16 | Deposit Insurance Fund | 6,645 66 | 1 00 |
| 17 | All other assets | 9,913 46 | 42,363 25 |
| 18 | Total | **$29,259,399 46** | **$50,241,032 01** |
| | **Liabilities** | | |
| 19 | Ordinary deposits | $25,605,248 59 | $44,771,941 37 |
| 20 | Notice accounts | — | — |
| 21 | Systematic savings | — | — |
| 22 | Club deposits | 148,474 00 | 129,315 00 |
| 23 | Borrowed money | — | — |
| 24 | Dividends on deposits, declared and unpaid | — | — |
| 25 | Unearned discount | — | 70,850 57 |
| 26 | Due to mortgagors | 377,603 51 | 768,240 26 |
| 27 | Mortgagors' payments not applied | 107,736 41 | 206,949 12 |
| 28 | Net interim income | 307,939 97 | 100,609 52 |
| 29 | All other liabilities | 40,220 21 | 26,926 78 |
| 30 | Guaranty Fund | 1,408,000 00 | 2,232,000 00 |
| 31 | Percentage to total deposits | 5.46 | 4.97 |
| 32 | Other surplus accounts | 1,264,176 77 | 1,934,199 39 |
| 33 | Percentage to total deposits | 4.91 | 4.31 |
| 34 | Total | **$29,259,399 46** | **$50,241,032 01** |
| | **General Information** | | |
| 35 | Number of deposit accounts October 31, 1962 | 15,620 | 21,211 |
| 36 | Number of deposit accounts opened during period | 1,589 | 2,520 |
| 37 | Number of deposit accounts closed during period | 1,584 | 1,888 |
| 38 | Number of accounts October 31, 1963 | 15,625 | 21,843 |
| 39 | Annual rate of ordinary and extra dividends paid during period | 4 | 4 |
| 40 | Amount of dividends paid during period | $939,433 12 | $1,674,833 53 |
| 41 | Number of deposits made during period | 40,326 | 57,147 |
| 42 | Number of withdrawals made during period | 24,373 | 28,844 |
| 43 | Amount deposited during period | $7,912,557 20 | $11,405,775 25 |
| 44 | Amount withdrawn during period | $7,168,422 94 | $10,176,243 91 |
| 45 | Average amount in each account | $1,638 00 | $2,023 00 |
| 46 | Number of real estate loans October 31 | 2,081 | 2,815 |
| 47 | Average real estate loan | $9,409 00 | $11,909 00 |
| 48 | Number of other loans October 31 | 214 | 427 |
| 49 | Average other loan | $1,436 00 | $1,049 00 |
| 50 | Gross income received during period | $1,344,913 71 | $2,307,078 23 |
| | **Classification of Expenses, Cost per $1,000 of Deposits** | | |
| 51 | Salaries, fees, bonuses, etc. | $99,557 42 | $203,997 33 |
| 52 | Bank building occupancy | 12,473 40 | 44,846 22 |
| 53 | Advertising | 4,162 09 | 11,490 11 |
| 54 | Contributions, etc. | 3,696 85 | 5,605 13 |
| 55 | State tax | — | 13,373 14 |
| 56 | Miscellaneous | 39,827 62 | 83,451 52 |
| 57 | Total of above costs per $1,000 of deposits | 6 24 | 8 10 |

| WARE | WAREHAM | WARREN | WATERTOWN | WEBSTER | |
|---|---|---|---|---|---|
| WARE SAVINGS BANK | WAREHAM SAVINGS BANK | WARREN SAVINGS BANK | WATERTOWN SAVINGS BANK | WEBSTER FIVE CENTS SAVINGS BANK | |
| $31,262 92 | $142,367 01 | $64,835 46 | $53,454 27 | $96,063 90 | 1 |
| 564,414 06 | 299,549 64 | 180,187 34 | 568,077 34 | 290,043 94 | 2 |
| 5,630,216 09 | 10,195,188 25 | 1,124,148 92 | 5,369,140 97 | 4,537,311 06 | 3 |
| 1,179,154 82 | 55,689 43 | 60,131 51 | — | 176,957 71 | 4 |
| 1,654,916 27 | 929,838 92 | 515,991 14 | — | 1,850,034 77 | 5 |
| 3,046,256 71 | 890,150 96 | 368,927 51 | 2,056,423 88 | 1,481,073 92 | 6 |
| 33,174,825 42 | 25,620,546 12 | 2,868,875 35 | 24,930,531 04 | 15,796,448 53 | 7 |
| 51,151 50 | — | — | 15,555 99 | — | 8 |
| 392,203 62 | 940,138 38 | 122,589 51 | 194,023 56 | 252,184 36 | 9 |
| 179,434 63 | 197,474 63 | 44,586 30 | 139,366 66 | 202,900 85 | 10 |
| 56,638 58 | 97,939 00 | 8,051 19 | 58,196 12 | 46,061 41 | 11 |
| 47,060 35 | — | 8,393 82 | 36,843 46 | — | 12 |
| — | 2,831 68 | — | — | — | 13 |
| 127,172 10 | — | 264 69 | 81,095 22 | — | 14 |
| 58,299 43 | 28,551 92 | 7,332 94 | 26,315 50 | 30,666 30 | 15 |
| 13,067 94 | 1 00 | 1 00 | 1 00 | 1 00 | 16 |
| 111,718 45 | 5,774 25 | 6,107 96 | 2,472 78 | 16,555 89 | 17 |
| **$46,317,792 89** | **$39,406,041 19** | **$5,380,424 64** | **$33,531,497 79** | **$24,776,303 64** | 18 |
| $27,564,895 07 | $35,036,901 94 | 3,589,800 96 | 30,258,099 15 | 21,746,457 13 | 19 |
| 11,710,825 78 | — | 1,024,452 37 | — | — | 20 |
| — | — | — | — | — | 21 |
| 119,219 50 | 41,216 00 | 63,264 00 | 92,331 50 | 43,172 50 | 22 |
| — | — | — | — | — | 23 |
| — | — | — | — | — | 24 |
| 74,095 43 | — | — | 62,886 24 | 76,969 51 | 25 |
| 533,245 55 | 346,678 73 | 35,774 91 | 261,762 40 | 176,244 19 | 26 |
| 1,364,115 26 | 99,958 29 | 114,570 19 | 73,304 91 | 44,455 52 | 27 |
| 155,391 18 | 504,266 43 | 13,905 22 | 62,887 36 | 333,724 32 | 28 |
| 7,912 58 | 43,156 89 | 10,090 47 | 34,691 85 | 4,497 50 | 29 |
| 2,325,000 00 | 1,567,000 00 | 311,400 00 | 1,132,500 00 | 1,099,047 12 | 30 |
| 5.90 | 4.47 | 6.66 | 3.73 | 5.04 | 31 |
| 2,463,092 54 | 1,766,862 91 | 217,166 52 | 1,553,034 38 | 1,251,735 85 | 32 |
| 6.25 | 5.04 | 4.64 | 5.12 | 5.74 | 33 |
| **$46,317,792 89** | **$39,406,041 19** | **$5,380,424 64** | **$33,531,497 79** | **$24,776,303 64** | 34 |
| 13,204 | 17,883 | 2,821 | 14,957 | 11,000 | 35 |
| 1,651 | 2,097 | 379 | 1,625 | 733 | 36 |
| 1,786 | 1,608 | 351 | 1,588 | 792 | 37 |
| 13,069 | 18,372 | 2,849 | 14,994 | 10,941 | 38 |
| 4 3/16 | 4 | 4 | 4 | 4 | 39 |
| $1,544,339 40 | $1,261,911 35 | $174,978 95 | $1,122,337 37 | $819,753 91 | 40 |
| 23,948 | 37,930 | 10,228 | 48,666 | 24,704 | 41 |
| 11,155 | 25,815 | 3,756 | 22,918 | 11,680 | 42 |
| $8,738,148 20 | $10,788,995 00 | $1,040,737 40 | $8,514,970 43 | $3,839,790 55 | 43 |
| $6,290,193 98 | $9,168,881 99 | $915,485 20 | $7,811,210 60 | $3,506,332 83 | 44 |
| $2,993 00 | $1,907 00 | $1,619 00 | $1,998 00 | $1,987 00 | 45 |
| 3,447 | 3,510 | 459 | 2,353 | 1,948 | 46 |
| $9,624 00 | $7,299 00 | $6,250 00 | $10,595 00 | $8,109 00 | 47 |
| 463 | 392 | 114 | 148 | 202 | 48 |
| $957 00 | $2,398 00 | $1,075 00 | $1,416 00 | $1,248 00 | 49 |
| $2,077,739 58 | $1,820,770 15 | $234,478 07 | $1,574,137 01 | $1,125,351 06 | 50 |
| $174,194 84 | $205,790 44 | $27,596 86 | $141,613 80 | $62,724 33 | 51 |
| 28,931 60 | 35,548 53 | 5,860 73 | 28,831 54 | 25,486 29 | 52 |
| 15,720 28 | 14,518 37 | 2,040 42 | 12,482 75 | 4,953 95 | 53 |
| 2,690 00 | 1,135 00 | 50 00 | 650 00 | 3,778 99 | 54 |
| 2,879 79 | — | 2,499 52 | 4,946 81 | 17,511 55 | 55 |
| 91,982 85 | 63,925 20 | 15,378 14 | 99,661 35 | 45,918 41 | 56 |
| 8 05 | 9 15 | 11 57 | 9 52 | 7 37 | 57 |

| | | WELLFLEET | WEST-BOROUGH |
|---|---|---|---|
| | | WELLFLEET SAVINGS BANK | WESTBOROUGH SAVINGS BANK |
| | **Assets** | | |
| 1 | Cash, checks and items | $22,018 79 | $76,735 62 |
| 2 | Due from banks | 214,876 89 | 105,461 73 |
| 3 | U. S. Government obligations, direct and fully guaranteed | 1,272,533 40 | 2,672,928 83 |
| 4 | State, county and municipal obligations | 5,019 59 | — |
| 5 | Other bonds, notes and debentures | — | 100,674 00 |
| 6 | Bank and fire insurance company stocks, etc. | 122,812 70 | 501,794 70 |
| 7 | Real estate loans | 3,180,744 78 | 9,009,343 55 |
| 8 | Personal loans | 51,996 65 | — |
| 9 | Other loans | 193,329 99 | 177,188 17 |
| 10 | Banking premises | 25,000 00 | 73,648 65 |
| 11 | Furniture and fixtures | 16,121 93 | 30,084 60 |
| 12 | Other real estate owned, etc. | — | — |
| 13 | Taxes and insurance paid on mortgaged properties | — | 98 42 |
| 14 | Mortgage acquisition costs | — | — |
| 15 | Mutual Savings Central Fund, Inc. | 6,505 92 | 14,821 26 |
| 16 | Deposit Insurance Fund | 1,968 64 | 1 00 |
| 17 | All other assets | 5,967 13 | 7,007 77 |
| 18 | Total | $5,118,896 41 | $12,769,788 30 |
| | **Liabilities** | | |
| 19 | Ordinary deposits | $4,562,313 57 | $11,251,174 42 |
| 20 | Notice accounts | — | — |
| 21 | Systematic savings | — | — |
| 22 | Club deposits | 17,007 25 | 75,393 50 |
| 23 | Borrowed money | — | — |
| 24 | Dividends on deposits, declared and unpaid | — | — |
| 25 | Unearned discount | 13,014 21 | 1,653 47 |
| 26 | Due to mortgagors | 74,991 05 | 171,286 33 |
| 27 | Mortgagors' payments not applied | 16,894 76 | 59,446 96 |
| 28 | Net interim income | 4,551 86 | — |
| 29 | All other liabilities | 4,232 35 | 10,787 30 |
| 30 | Guaranty Fund | 185,300 00 | 546,500 00 |
| 31 | Percentage to total deposits | 4.04 | 4.82 |
| 32 | Other surplus accounts | 240,591 36 | 653,546 32 |
| 33 | Percentage to total deposits | 5.25 | 5.77 |
| 34 | Total | $5,118,896 41 | $12,769,788 30 |
| | **General Information** | | |
| 35 | Number of deposit accounts October 31, 1962 | 2,884 | 8,455 |
| 36 | Number of deposit accounts opened during period | 311 | 1,812 |
| 37 | Number of deposit accounts closed during period | 304 | 859 |
| 38 | Number of accounts October 31, 1963 | 2,891 | 9,408 |
| 39 | Annual rate of ordinary and extra dividends paid during period | 4 | 4 |
| 40 | Amount of dividends paid during period | $164,178 67 | $404,176 69 |
| 41 | Number of deposits made during period | 4,901 | 34,833 |
| 42 | Number of withdrawals made during period | 4,055 | 14,421 |
| 43 | Amount deposited during period | $1,534,560 04 | $3,770,597 92 |
| 44 | Amount withdrawn during period | $1,337,249 53 | $2,971,948 64 |
| 45 | Average amount in each account | $1,577 00 | $1,196 00 |
| 46 | Number of real estate loans October 31 | 586 | 1,126 |
| 47 | Average real estate loan | $5,428 00 | $8,001 00 |
| 48 | Number of other loans October 31 | 198 | 194 |
| 49 | Average other loan | $1,239 00 | $913 00 |
| 50 | Gross income received during period | $247,629 46 | $594,811 54 |
| | **Classification of Expenses, Cost per $1,000 of Deposits** | | |
| 51 | Salaries, fees, bonuses, etc. | $35,621 91 | $63,479 67 |
| 52 | Bank building occupancy | 5,741 75 | 16,079 43 |
| 53 | Advertising | 2,519 46 | 4,661 50 |
| 54 | Contributions, etc. | 396 15 | — |
| 55 | State tax | 718 14 | — |
| 56 | Miscellaneous | 18,095 10 | 33,016 72 |
| 57 | Total of above costs per $1,000 of deposits | 13 83 | 10 41 |

| WESTFIELD | | WEYMOUTH | | | |
|---|---|---|---|---|---|
| WESTFIELD SAVINGS BANK | WORONOCO SAVINGS BANK | EAST WEYMOUTH SAVINGS BANK | SOUTH WEYMOUTH SAVINGS BANK | WEYMOUTH SAVINGS BANK | |
| $337,078 94 | $165,140 87 | $20,894 03 | $167,955 96 | $72,366 41 | 1 |
| 47,155 83 | 402,007 55 | 130,361 31 | 205,930 34 | 281,120 09 | 2 |
| 6,346,585 08 | 4,608,835 97 | 2,971,556 38 | 4,389,817 40 | 2,923,748 19 | 3 |
| — | 20,113 22 | — | 213,095 27 | 389,746 20 | 4 |
| 565,674 33 | 626,001 81 | 496,628 30 | 2,500,087 21 | 1,386,020 33 | 5 |
| 2,298,968 67 | 1,349,134 48 | 205,333 71 | 1,572,645 91 | 326,627 12 | 6 |
| 28,971,810 18 | 20,646,999 00 | 3,456,649 57 | 19,047,345 31 | 15,460,943 26 | 7 |
| 90,773 59 | 142,188 91 | — | 23,813 50 | — | 8 |
| 908,478 45 | 473,568 54 | 45,608 29 | 226,184 03 | 109,760 26 | 9 |
| 341,018 04 | 198,806 96 | 5,965 18 | 42,529 26 | 83,366 03 | 10 |
| 118,318 54 | 99,451 16 | 2,139 52 | 45,805 62 | 16,181 03 | 11 |
| 16,848 33 | 56,438 34 | — | 10,028 18 | — | 12 |
| — | 1,245 05 | — | — | 347 77 | 13 |
| — | 1,266 06 | 683 34 | 47,483 91 | 16,832 07 | 14 |
| 48,992 85 | 32,598 96 | 11,069 74 | 28,865 86 | 29,223 17 | 15 |
| 1 00 | 1 00 | 1 00 | 1 00 | 1 00 | 16 |
| 26,540 07 | 3,602 48 | 1,285 98 | 22,395 83 | 97,055 31 | 17 |
| **$40,118,243 90** | **$28,827,400 36** | **$7,348,176 35** | **$28,543,984 59** | **$21,193,338 24** | 18 |
| $35,088,804 76 | $24,870,672 17 | $6,503,394 25 | $25,569,034 26 | $18,805,790 77 | 19 |
| — | 602,088 95 | — | — | — | 20 |
| — | — | — | — | — | 21 |
| 223,750 00 | 100,975 00 | — | 73,352 50 | 3,152 00 | 22 |
| — | — | — | — | — | 23 |
| — | — | — | — | — | 24 |
| 20,049 19 | 110,490 23 | — | 3,186 94 | 9,606 79 | 25 |
| 585,859 50 | 181,293 26 | — | 282,883 53 | 137,275 00 | 26 |
| 120,952 35 | 263,837 79 | 4,744 66 | 170,258 56 | 82,357 73 | 27 |
| 469,227 67 | — | 5,013 04 | 59,196 52 | 102,336 49 | 28 |
| 19,433 53 | 20,432 91 | 831 53 | 2,404 23 | 9,210 75 | 29 |
| 1,365,000 00 | 1,068,300 00 | 450,595 28 | 1,171,025 13 | 1,043,250 00 | 30 |
| 3.87 | 4.18 | 6.92 | 4.57 | 5.55 | 31 |
| 2,225,166 90 | 1,609,310 05 | 383,597 59 | 1,212,642 92 | 1,000,358 71 | 32 |
| 6.30 | 6.29 | 5.89 | 4.73 | 5.32 | 33 |
| **$40,118,243 90** | **$28,827,400 36** | **$7,348,176 35** | **$28,543,984 59** | **$21,193,338 24** | 34 |
| 24,273 | 15,980 | 4,289 | 11,448 | 9,255 | 35 |
| 2,271 | 1,928 | 398 | 982 | 882 | 36 |
| 2,302 | 1,841 | 435 | 1,058 | 1,044 | 37 |
| 24,242 | 16,067 | 4,252 | 11,372 | 9,093 | 38 |
| 4 | 4 | 4 | 4 | 4 | 39 |
| $1,292,643 80 | $950,649 22 | $243,978 46 | $1,197,520 73 | $713,548 14 | 40 |
| 51,510 | 73,088 | 10,184 | 27,205 | 21,530 | 41 |
| 26,752 | 30,118 | 4,930 | 18,195 | 14,373 | 42 |
| $9,794,829 07 | $7,843,909 73 | $1,493,930 44 | $5,509,488 23 | $4,307,975 18 | 43 |
| $8,805,465 53 | $7,137,955 62 | $1,480,492 76 | $5,322,173 71 | $3,974,855 22 | 44 |
| $1,434 00 | $1,562 00 | $1,529 00 | $2,248 00 | $2,068 00 | 45 |
| 3,261 | 2,335 | 466 | 2,369 | 1,933 | 46 |
| $8,884 00 | $8,842 00 | $7,417 00 | $8,040 00 | $7,998 00 | 47 |
| 993 | 907 | 39 | 224 | 111 | 48 |
| $1,006 00 | $678 00 | $1,169 00 | $1,116 00 | $988 00 | 49 |
| $1,827,645 23 | $1,356,081 99 | $308,877 97 | $1,292,861 14 | $947,618 86 | 50 |
| $195,049 07 | $133,184 22 | $25,453 39 | $88,557 21 | $89,569 88 | 51 |
| 45,341 56 | 28,534 81 | 4,552 32 | 11,788 58 | 15,986 59 | 52 |
| 22,408 22 | 9,630 49 | 63 45 | 5,261 76 | 4,758 57 | 53 |
| 662 50 | 550 00 | 267 38 | 1,888 42 | 713 18 | 54 |
| 2,217 04 | 7,486 06 | — | 7,232 70 | — | 55 |
| 95,306 49 | 72,427 97 | 11,452 61 | 50,340 92 | 41,356 54 | 56 |
| 10 29 | 9 88 | 6 42 | 6 45 | 8 10 | 57 |

| | | WHITMAN | WILLIAMSBURG |
|---|---|---|---|
| | | WHITMAN SAVINGS BANK | HAYDENVILLE SAVINGS BANK |
| | **Assets** | | |
| 1 | Cash, checks and items | $98,277 20 | $40,113 17 |
| 2 | Due from banks | 562,815 89 | 49,674 69 |
| 3 | U. S. Government obligations, direct and fully guaranteed | 4,922,910 56 | 835,205 52 |
| 4 | State, county and municipal obligations | 270,644 01 | 173,458 53 |
| 5 | Other bonds, notes and debentures | 643,383 52 | 75,188 30 |
| 6 | Bank and fire insurance company stocks, etc. | 292,211 92 | 15,461 84 |
| 7 | Real estate loans | 10,656,005 92 | 2,582,803 08 |
| 8 | Personal loans | — | 64,945 80 |
| 9 | Other loans | 172,304 63 | 154,626 64 |
| 10 | Banking premises | 18,974 32 | 81,656 71 |
| 11 | Furniture and fixtures | 8,617 42 | 35,880 82 |
| 12 | Other real estate owned, etc. | 2,824 31 | 19,009 99 |
| 13 | Taxes and insurance paid on mortgaged properties | 8,780 23 | 1,102 24 |
| 14 | Mortgage acquisition costs | — | — |
| 15 | Mutual Savings Central Fund, Inc. | 16,996 90 | 6,454 96 |
| 16 | Deposit Insurance Fund | 1 00 | 1 00 |
| 17 | All other assets | 14,850 67 | 1,623 18 |
| 18 | Total | **$17,689,598 50** | **$4,137,206 47** |
| | **Liabilities** | | |
| 19 | Ordinary deposits | $15,474,747 80 | $3,628,325 23 |
| 20 | Notice accounts | — | — |
| 21 | Systematic savings | — | — |
| 22 | Club deposits | 232,796 00 | 22,338 50 |
| 23 | Borrowed money | — | — |
| 24 | Dividends on deposits, declared and unpaid | — | — |
| 25 | Unearned discount | 4,234 74 | 4,756 10 |
| 26 | Due to mortgagors | 68,150 00 | 7,427 21 |
| 27 | Mortgagors' payments not applied | 23,879 93 | — |
| 28 | Net interim income | 21,927 05 | 31,800 19 |
| 29 | All other liabilities | 26,272 83 | 2,195 01 |
| 30 | Guaranty Fund | 1,090,000 00 | 238,300 00 |
| 31 | Percentage to total deposits | 6.94 | 6.53 |
| 32 | Other surplus accounts | 747,590 15 | 202,064 23 |
| 33 | Percentage to total deposits | 4.76 | 5.54 |
| 34 | Total | **$17,689,598 50** | **$4,137,206 47** |
| | **General Information** | | |
| 35 | Number of deposit accounts October 31, 1962 | 10,713 | 3,299 |
| 36 | Number of deposit accounts opened during period | 743 | 283 |
| 37 | Number of deposit accounts closed during period | 1,396 | 209 |
| 38 | Number of accounts October 31, 1963 | 10,060 | 3,373 |
| 39 | Annual rate of ordinary and extra dividends paid during period | 4 | 3¾ |
| 40 | Amount of dividends paid during period | $587,480 69 | $130,968 86 |
| 41 | Number of deposits made during period | 20,571 | 5,813 |
| 42 | Number of withdrawals made during period | 14,891 | 4,106 |
| 43 | Amount deposited during period | $3,564,924 07 | $994,775 65 |
| 44 | Amount withdrawn during period | $3,469,005 90 | $1,071,926 03 |
| 45 | Average amount in each account | $1,532 00 | $1,066 00 |
| 46 | Number of real estate loans October 31 | 1,464 | 646 |
| 47 | Average real estate loan | $7,278 00 | $3,998 00 |
| 48 | Number of other loans October 31 | 147 | 376 |
| 49 | Average other loan | $1,172 00 | $584 00 |
| 50 | Gross income received during period | $773,895 88 | $188,899 25 |
| | **Classification of Expenses, Cost per $1,000 of Deposits** | | |
| 51 | Salaries, fees, bonuses, etc. | $56,548 75 | $25,080 91 |
| 52 | Bank building occupancy | 7,692 67 | 8,366 20 |
| 53 | Advertising | 3,690 42 | 1,062 59 |
| 54 | Contributions, etc. | 1,312 24 | 90 00 |
| 55 | State tax | — | 34 18 |
| 56 | Miscellaneous | 21,881 26 | 18,922 47 |
| 57 | Total of above costs per $1,000 of deposits | 5 89 | 14 76 |

| WILLIAMS-TOWN | WINCHENDON | WINCHESTER | WINTHROP | WOBURN | |
|---|---|---|---|---|---|
| WILLIAMSTOWN SAVINGS BANK | WINCHENDON SAVINGS BANK | WINCHESTER SAVINGS BANK | WINTHROP SAVINGS BANK | WOBURN FIVE CENTS SAVINGS BANK | |
| $86,384 13 | $16,304 46 | $101,134 68 | $76,230 82 | $164,603 45 | 1 |
| 52,715 25 | 150,271 16 | 499,035 02 | 195,514 37 | 447,291 15 | 2 |
| 3,948,326 03 | 4,063,734 50 | 6,137,390 76 | 1,498,412 79 | 4,956,394 74 | 3 |
| — | — | — | 4,175 09 | — | 4 |
| 196,437 50 | 156,882 52 | 464,523 00 | 14,875 00 | 1,264,248 93 | 5 |
| 708,645 55 | 725,264 03 | 596,433 08 | 149,346 37 | 1,012,845 41 | 6 |
| 11,767,177 64 | 7,702,349 09 | 16,899,649 98 | 6,579,995 59 | 17,029,141 98 | 7 |
| — | 6,587 86 | 11,738 80 | — | — | 8 |
| 222,442 86 | 231,322 37 | 319,310 50 | 88,367 21 | 92,527 11 | 9 |
| 245,128 84 | 33,236 36 | 15,300 00 | 108,095 22 | 177,189 23 | 10 |
| 73,675 84 | 11,926 19 | 12,964 64 | 21,506 09 | 58,967 00 | 11 |
| 78,023 66 | — | — | — | 11,125 80 | 12 |
| 2,072 86 | — | 420 59 | 71 40 | — | 13 |
| — | 29,733 47 | 41,162 31 | — | — | 14 |
| 20,161 42 | 13,351 53 | 21,852 04 | 6,682 95 | 37,789 68 | 15 |
| 1 00 | 1 00 | 1 00 | 1,146 85 | 1 00 | 16 |
| 6,257 40 | 48,863 47 | 1,238 10 | 83,056 71 | 58,609 21 | 17 |
| **$17,407,449 98** | **$13,189,828 01** | **$25,122,154 50** | **$8,827,476 46** | **$25,310,734 69** | 18 |
| $12,603,322 36 | $11,132,692 41 | $21,983,833 10 | $7,812,405 48 | $21,979,625 90 | 19 |
| 2,766,895 39 | — | — | — | — | 20 |
| — | — | — | — | — | 21 |
| 30,046 50 | 139,930 50 | 126,215 50 | 108,959 00 | 84,558 00 | 22 |
| — | — | — | — | — | 23 |
| — | 225,733 05 | — | — | — | 24 |
| 28,059 70 | — | 16,141 22 | 25,079 48 | 67,486 12 | 25 |
| 187,334 83 | 55,047 64 | 424,317 52 | 241,761 55 | 173,914 22 | 26 |
| 17,093 58 | 52,553 93 | 188,556 63 | 33,875 55 | 691,505 52 | 27 |
| 50,629 89 | — | — | — | 91,851 30 | 28 |
| 2,187 47 | 4,372 22 | 2,163 89 | 1,533 59 | 10,095 94 | 29 |
| 760,549 78 | 833,567 51 | 1,187,000 00 | 237,323 50 | 1,436,000 00 | 30 |
| 4.94 | 7.39 | 5.36 | 3.00 | 6.51 | 31 |
| 961,330 48 | 745,930 75 | 1,193,926 64 | 366,538 31 | 775,697 69 | 32 |
| 6.24 | 6.61 | 5.39 | 4.63 | 3.52 | 33 |
| **$17,407,449 98** | **$13,189,828 01** | **$25,122,154 50** | **$8,827,476 46** | **$25,310,734 69** | 34 |
| 6,755 | 7,815 | 11,621 | 5,970 | 14,553 | 35 |
| 1,162 | 575 | 1,163 | 1,038 | 1,203 | 36 |
| 737 | 670 | 971 | 550 | 1,719 | 37 |
| 7,180 | 7,720 | 11,813 | 6,458 | 14,037 | 38 |
| 4 | 4¼ | 4 | 4¼ | 4 | 39 |
| $579,647 14 | $445,294 19 | $815,328 72 | $270,413 65 | $1,026,568 10 | 40 |
| 14,393 | 10,465 | 30,718 | 24,101 | 31,033 | 41 |
| 7,092 | 6,959 | 15,211 | 10,649 | 20,329 | 42 |
| $4,116,512 34 | $2,079,244 11 | $7,360,594 66 | $3,905,683 62 | $5,601,593 02 | 43 |
| $3,743,402 42 | $1,984,452 10 | $6,711,478 46 | $2,551,282 27 | $5,523,606 65 | 44 |
| $2,141 00 | $1,435 00 | $1,848 00 | $1,210 00 | $1,566 00 | 45 |
| 1,298 | 1,121 | 1,542 | 592 | 2,092 | 46 |
| $9,066 00 | $6,871 00 | $10,959 00 | $11,115 00 | $8,140 00 | 47 |
| 182 | 182 | 194 | 68 | 130 | 48 |
| $1,222 00 | $1,307 00 | $1,706 00 | $1,300 00 | $712 00 | 49 |
| $776,528 03 | $594,603 19 | $1,086,066 65 | $378,526 69 | $1,126,570 35 | 50 |
| $64,350 83 | $46,302 41 | $78,273 06 | $35,557 37 | $97,928 45 | 51 |
| 25,178 77 | 7,849 45 | 10,607 16 | 7,910 20 | 32,287 24 | 52 |
| 9,163 75 | 2,526 28 | 6,158 85 | 1,692 78 | 4,748 59 | 53 |
| 550 00 | 245 00 | 2,387 56 | 75 00 | 2,240 00 | 54 |
| 4,009 17 | 29 94 | — | 3,039 28 | 4,873 87 | 55 |
| 38,909 66 | 24,364 58 | 31,640 74 | 20,627 99 | 55,976 54 | 56 |
| 9 25 | 7 31 | 5 87 | 8 82 | 9 01 | 57 |

| | | WORCESTER | |
|---|---|---|---|
| | | BAY STATE SAVINGS BANK | PEOPLE'S SAVINGS BANK, IN THE CITY OF WORCESTER |
| | **Assets** | | |
| 1 | Cash, checks and items | $157,258 24 | $307,079 12 |
| 2 | Due from banks | 276,078 08 | 2,459,945 17 |
| 3 | U. S. Government obligations, direct and fully guaranteed | 6,342,522 85 | 25,004,873 25 |
| 4 | State, county and municipal obligations | 4,897 40 | — |
| 5 | Other bonds, notes and debentures | 249,743 74 | 2,674,537 26 |
| 6 | Bank and fire insurance company stocks, etc. | 474,533 21 | 3,846,298 14 |
| 7 | Real estate loans | 17,564,123 72 | 66,119 845 39 |
| 8 | Personal loans | 61,808 47 | 11,880 13 |
| 9 | Other loans | 2,121,307 34 | 397,680 40 |
| 10 | Banking premises | — | 427,180 58 |
| 11 | Furniture and fixtures | 47,663 25 | 55,281 08 |
| 12 | Other real estate owned, etc. | 8,764 32 | 48,572 15 |
| 13 | Taxes and insurance paid on mortgaged properties | — | 1,300 59 |
| 14 | Mortgage acquisition costs | 62,171 91 | 19,837 44 |
| 15 | Mutual Savings Central Fund, Inc. | 24,263 34 | 151 652 53 |
| 16 | Deposit Insurance Fund | 1 00 | 1 00 |
| 17 | All other assets | 9,529 20 | 39,627 11 |
| 18 | Total | **$27,404 666 07** | **$101,565,591 34** |
| | **Liabilities** | | |
| 19 | Ordinary deposits | $20,616,518 80 | $84,031,927 14 |
| 20 | Notice accounts | 3,234,810 61 | 3,587,082 35 |
| 21 | Systematic savings | 12,863 69 | 2,524 71 |
| 22 | Club deposits | 101,835 00 | 416,410 05 |
| 23 | Borrowed money | — | — |
| 24 | Dividends on deposits, declared and unpaid | — | — |
| 25 | Unearned discount | 52,742 06 | 528,950 89 |
| 26 | Due to mortgagors | 156,599 39 | 280,655 56 |
| 27 | Mortgagors' payments not applied | 687,080 34 | 2,048,307 86 |
| 28 | Net interim income | 161,259 81 | 1,041,922 74 |
| 29 | All other liabilities | 20,629 27 | 92,011 53 |
| 30 | Guaranty Fund | 1,152,200 00 | 5,648,500 00 |
| 31 | Percentage to total deposits | 4.80 | 6.41 |
| 32 | Other surplus accounts | 1,208,127 10 | 3,887,298 51 |
| 33 | Percentage to total deposits | 5.04 | 4.41 |
| 34 | Total | **$27,404,666 07** | **$101,565,591 34** |
| | **General Information** | | |
| 35 | Number of deposit accounts October 31, 1962 | 12,045 | 54,197 |
| 36 | Number of deposit accounts opened during period | 2,000 | 4,931 |
| 37 | Number of deposit accounts closed during period | 1,272 | 6,219 |
| 38 | Number of accounts October 31, 1963 | 12,773 | 52,909 |
| 39 | Annual rate of ordinary and extra dividends paid during period | 4 | 4 |
| 40 | Amount of dividends paid during period | $883,123 53 | $3,333,290 19 |
| 41 | Number of deposits made during period | 25,689 | 106,366 |
| 42 | Number of withdrawals made during period | 12,828 | 73,999 |
| 43 | Amount deposited during period | $5,925,404 66 | $18,647,198 84 |
| 44 | Amount withdrawn during period | $4,611,338 23 | $18,786,041 55 |
| 45 | Average amount in each account | $1,866 00 | $1,654 00 |
| 46 | Number of real estate loans October 31 | 2,383 | 7,874 |
| 47 | Average real estate loan | $7,371 00 | $8,397 00 |
| 48 | Number of other loans October 31 | 404 | 430 |
| 49 | Average other loan | $5,404 00 | $952 00 |
| 50 | Gross income received during period | $1,177,952 44 | $4,537,030 14 |
| | **Classification of Expenses, Cost per $1,000 of Deposits** | | |
| 51 | Salaries, fees, bonuses, etc. | $80,540 88 | $338,588 51 |
| 52 | Bank building occupancy | 18,210 14 | 93,072 73 |
| 53 | Advertising | 18,160 95 | 30,499 51 |
| 54 | Contributions, etc. | 3,416 66 | 10,904 71 |
| 55 | State tax | — | 57,443 33 |
| 56 | Miscellaneous | 46,306 07 | 156,344 05 |
| 57 | Total of above costs per $1,000 of deposits | 6 98 | 7 83 |

| WORCESTER | | | YARMOUTH | |
|---|---|---|---|---|
| WORCESTER COUNTY INSTITUTION FOR SAVINGS | WORCESTER FIVE CENTS SAVINGS BANK | WORCESTER MECHANICS SAVINGS BANK | BASS RIVER SAVINGS BANK | |
| $640,209 87 | $337,802 88 | $296,573 12 | $156,934 63 | 1 |
| 4,679,618 71 | 1,324,464 40 | 1,559,307 44 | 630,952 97 | 2 |
| 43,871,794 42 | 30,564,087 77 | 16,564,612 90 | 11,739,889 29 | 3 |
| 6,500 00 | 1,593,828 21 | — | — | 4 |
| 964,509 94 | 249,200 00 | 49,406 25 | 2,451,964 22 | 5 |
| 532,526 59 | 3,936,592 26 | 2,547,946 29 | 1,245,532 40 | 6 |
| 137,769,208 69 | 86,833,381 72 | 50,906,383 47 | 26,490,801 40 | 7 |
| 806,898 35 | 103,327 61 | 149,807 60 | 125,805 24 | 8 |
| 1,534,595 79 | 753,923 76 | 366,802 20 | 1,443,936 69 | 9 |
| 883,088 53 | 396,148 87 | — | 175,683 36 | 10 |
| 78,006 51 | — | 104,517 42 | 87,964 29 | 11 |
| 139,370 44 | 21,673 03 | 24,002 13 | 13,964 97 | 12 |
| — | 3,285 91 | — | — | 13 |
| 194,061 68 | — | — | — | 14 |
| 251,188 67 | 121,549 74 | 104,774 53 | 27,330 14 | 15 |
| — | — | 1 00 | 12,348 34 | 16 |
| 891,564 72 | 43,962 17 | 35,223 92 | 354,813 27 | 17 |
| **$193,243,142 91** | **$126,283,228 33** | **$72,709,358 27** | **$44,957,921 21** | 18 |
| $153,510,979 40 | $99,849,944 80 | $57,939,758 59 | $32,205,500 50 | 19 |
| 13,438,210 44 | 9,466,480 37 | 5,101,520 58 | 8,866,342 87 | 20 |
| 11,018 34 | 40,394 55 | 14,318 81 | — | 21 |
| 1,206,501 79 | 263,001 25 | 258,677 50 | 84,053 00 | 22 |
| — | — | — | — | 23 |
| — | — | — | — | 24 |
| 617,448 61 | 1,284,710 78 | 458,644 37 | 65,829 59 | 25 |
| 1,366,168 21 | 1,018,097 50 | 377,408 51 | 521,446 41 | 26 |
| 4,972,675 82 | 338,396 80 | 1,069,375 01 | 78,186 98 | 27 |
| — | — | 886,860 52 | — | 28 |
| 320,209 01 | 63,158 66 | 30,680 67 | 26,067 37 | 29 |
| 9,049,794 57 | 7,307,000 00 | 4,027,000 00 | 907,777 06 | 30 |
| 5.38 | 6.67 | 6.36 | 2.21 | 31 |
| 8,750,136 72 | 6,652,043 62 | 2,545,113 71 | 2,202,717 43 | 32 |
| 5.20 | 6.07 | 4.02 | 5.35 | 33 |
| **$193,243,142 91** | **$126,283,228 33** | **$72,709,358 27** | **$44,957,921 21** | 34 |
| 97,262 | 62,099 | 27,852 | 16,234 | 35 |
| 11,570 | 4,472 | 2,766 | 3,928 | 36 |
| 11,577 | 5,903 | 3,230 | 2,171 | 37 |
| 97,255 | 60,668 | 27,388 | 17,991 | 38 |
| 4 | 4 | 4 | 4 | 39 |
| $6,416,444 94 | $4,167,421 23 | $2,374,688 83 | $1,382,950 00 | 40 |
| 227,600 | 161,262 | 56,689 | 56,695 | 41 |
| 145,567 | 76,502 | 39,605 | 28,802 | 42 |
| $44,242,294 00 | $24,475,141 45 | $12,817,730 62 | $19,644,243 65 | 43 |
| $41,879,323 80 | $22,835,532 32 | $11,545,864 68 | $13,295,871 91 | 44 |
| $1,717 00 | $1,803 00 | $2,302 00 | $2,279 00 | 45 |
| 16,694 | 10,636 | 5,196 | 2,731 | 46 |
| $8,008 00 | $8,164 00 | $9,797 00 | $9,700 00 | 47 |
| 2,457 | 854 | 258 | 931 | 48 |
| $953 00 | $1,004 00 | $2,002 00 | $1,686 00 | 49 |
| $8,595,898 01 | $5,641,888 74 | $3,376,755 86 | $1,960,173 83 | 50 |
| $570,455 88 | $430,981 15 | $258,413 76 | $191,781 97 | 51 |
| 160,582 53 | 104,619 59 | 61,862 20 | 21,387 12 | 52 |
| 77,077 66 | 36,219 39 | 28,577 69 | 25,264 58 | 53 |
| 6,550 00 | 10,151 42 | 7,841 77 | 1,005 00 | 54 |
| 44,444 87 | 93,269 21 | 59,097 31 | 13,357 73 | 55 |
| 309,100 58 | 199,609 16 | 125,092 81 | 100,553 33 | 56 |
| 7 00 | 8 00 | 8 57 | 8 61 | 57 |

## MUTUAL SAVINGS CENTRAL FUND, INC.

### STATEMENTS OF CONDITION, OCTOBER 31, 1963

#### LIQUIDITY FUND

| Assets | | Liabilities | |
|---|---|---|---|
| Balances with banks | $ 112,258 75 | Deposits | $10,127,703 63 |
| United States Government obligations direct and fully guaranteed | 10,719,292 79 | Surplus | 703,847 91 |
| Total Assets | $10,831,551 54 | Total Liabilities | $10,831,551 54 |

#### DEPOSIT INSURANCE FUND

| Assets | | Liabilities | |
|---|---|---|---|
| Cash and cash items | $ 100 00 | Assessments from member banks | $46,258,745 31 |
| Balances with banks | 438,119 49 | All other liabilities | 614 84 |
| United States Government obligations direct and fully guaranteed | 59,039,516 04 | Surplus | 13,221,712 16 |
| All other assets | 3,336 78 | | |
| Total Assets | $59,481,072 31 | Total Liabilities | $59,481,072 31 |

## SAVINGS BANK INVESTMENT FUND

### STATEMENT OF CONDITION, OCTOBER 31, 1963

| Assets | | Liabilities | |
|---|---|---|---|
| Cash | $ 24,750 21 | Shares of beneficial interest (19,912) | $23,515,275 65 |
| Investments (at cost) | 23,911,903 95 | Expenses accrued | 1,355 01 |
| Dividends receivable | 62,813 40 | Undistributed net income | 283,890 10 |
| Interest receivable | 11,013 79 | Accumulated and realized gain on securities | 209,960 59 |
| Total Assets | $24,010,481 35 | Total Liabilities | $24,010,481 35 |

## SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION

### STATEMENT OF CONDITION, OCTOBER 31, 1963

| Assets | | Liabilities | |
|---|---|---|---|
| Balances with national banks | $ 326,567 21 | Future service funds | $21,156,978 23 |
| United States Government obligations direct and fully guaranteed | 2,099,201 45 | Advance payments | 3,211,594 33 |
| Other bonds, notes and debentures | 1,869,832 49 | Other liabilities | 935,422 00 |
| Bank and Fire Insurance Company stocks | 2,057,583 00 | | |
| Deposits in savings banks | 1,232,000 00 | | |
| F.H.A. mortgage loans | 16,941,538 12 | | |
| All other assets | 777,272 29 | | |
| Total Assets | $25,303,994 56 | Total Liabilities | $25,303,994 56 |

## STATEMENTS RELATING TO SAVINGS BANKS INDEX


| Statement | Page |
|---|---|
| 1. Comparative condition of all banks | 105 |
| 2. Analysis of earnings | 106 |
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| 4. Comparative statement of transactions | 108 |
| 5. Operating expenses | 109 |
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| 7. Various statistics from 1959 to 1963 inclusive | 110 |

# STATEMENT No. 1

## Comparative Statement of Condition of All Savings Banks

| | October 31, 1963 | October 31, 1962 | % of Total Assets 1963 | % of Total Assets 1962 |
|---|---|---|---|---|
| **Assets** | | | | |
| Cash, checks and items | $34,430,052 97 | $32,863,695 73 | .43 | .44 |
| Due from banks | 80,290,647 88 | 84,011,473 24 | .99 | 1.12 |
| U. S. Government obligations direct and fully guaranteed | 1,827,235,744 17 | 1,799,323,939 35 | 22.63 | 23.94 |
| State, county and municipal obligations | 31,218,430 78 | 36,121,987 85 | .39 | .48 |
| Other bonds, notes and debentures | 235,294,973 38 | 288,281,953 12 | 2.91 | 3.84 |
| Bank and Fire Insurance Company stocks, etc. | 274,977,808 91 | 260,478,418 73 | 3.41 | 3.47 |
| Real estate loans | 5,383,309,330 84 | 4,837,432,002 71 | 66.68 | 64.37 |
| Personal loans | 15,779,065 60 | — | .20 | — |
| Other loans | 105,697,080 06 | *99,578,216 30 | 1.31 | 1.33 |
| Banking premises | 36,005,649 56 | 34,270,204 47 | .45 | .46 |
| Furniture and fixtures | 11,691,092 48 | 10,609,628 51 | .14 | .14 |
| Other real estate owned, etc. | 10,161,936 84 | 6,547,915 92 | .13 | .09 |
| Taxes and insurance paid on mortgaged properties | 303,092 40 | 320,488 49 | — | — |
| Mortgage acquisition costs | 7,194,535 81 | 6,346,329 22 | .09 | .08 |
| Mutual Savings Central Fund, Inc. | 9,580,216 43 | 9,575,208 04 | .12 | .12 |
| Deposit Insurance Fund | 622,364 78 | 578,627 60 | .01 | .01 |
| All other assets | 9,102,491 83 | 8,291,969 42 | .11 | .11 |
| **Total** | $8,072,894,514 72 | $7,514,632,058 70 | 100. | 100. |
| | | | % of Total Liabilities and Surplus Accounts | |
| **Liabilities** | | | | |
| Ordinary deposits | $6,954,931,723 90 | †$6,610,575,655 53 | 86.15 | 87.97 |
| Special Notice deposits | 177,774,351 16 | — | 2.20 | — |
| Systematic Savings deposits | 185,322 87 | — | — | — |
| Club deposits | 30,413,619 03 | 31,547,277 83 | .38 | .42 |
| Borrowed money | 1,930,000 00 | 350,000 00 | .03 | — |
| Dividends on deposits, declared and unpaid | 225,733 05 | 204,660 44 | — | — |
| Unearned discount | 29,111,796 40 | 26,720,533 36 | .36 | .36 |
| Due to mortgagors | 81,324,354 24 | 81,802,693 18 | 1.01 | 1.09 |
| Mortgagors' payments not applied | 47,182,153 84 | 50,013,270 08 | .58 | .67 |
| Net interim income | 31,258,286 44 | 28,040,455 30 | .39 | .37 |
| All other liabilities | 8,846,854 00 | 6,786,723 80 | .11 | .09 |
| Guaranty Fund | 380,163,006 11 | 362,834,755 79 | 4.71 | 4.83 |
| Surplus | 329,547,313 68 | 315,756,033 39 | 4.08 | 4.20 |
| **Total** | $8,072,894,514 72 | $7,514,632,058 70 | 100. | 100. |

*Includes Personal loans.
†Includes Special Notice deposits and Systematic Savings deposits.

# STATEMENT No. 2

## Analysis of Earnings — Expenses — Profits and Losses

| | Year Ending October 31, 1963 |
|---|---|
| **Current Operating Earnings:** | |
| (a) Interest and discounts on loans | $258,739,537 80 |
| (b) Interest on bonds | 84,133,722 53 |
| (c) Dividends on stocks | 15,843,289 99 |
| (d) Commissions, fees, etc. | 1,703,330 00 |
| (e) Real estate by foreclosure | 102,857 73 |
| (f) Other current operating earnings | 548,079 33 |
| Gross Current Operating Earnings | $361,070,817 38 |
| **Current Operating Expenses:** | |
| (a) Salaries, fees, bonuses, etc. | $28,263,677 59 |
| (b) Taxes, other than income and real estate | 4,529,296 51 |
| (c) Bank building occupancy | 5,672,573 83 |
| (d) Furniture and fixtures, equipment, etc. | 2,405,864 93 |
| (e) Real estate by foreclosure | 80,701 19 |
| (f) Other current operating expenses | 14,502,087 33 |
| Total Current Operating Expenses | $55,454,201 38 |
| Net Current Operating Earnings | $305,616,616 00 |
| Transfers to Guaranty Fund from Earnings | 13,986,343 85 |
| Net Earnings Available for Dividends | $291,630,272 15 |
| Ordinary Dividends Paid on Deposits | $269,067,115 87 |
| Net Earnings after Ordinary Dividends | $22,563,156 28 |
| Profits on Assets Sold or Exchanged | 13,155,441 33 |
| Recoveries, and Reductions in Allocated Reserves | 965,874 12 |
| Subtotal | $36,684,471 73 |
| **Charges to Surplus, and Additions to Allocated Reserves:** | |
| (a) On securities | $14,122,748 83 |
| (b) On loans | 477,076 65 |
| (c) Extra dividends paid on deposits | 529,819 00 |
| (d) Transfers to Guaranty Fund from Surplus | 3,577,488 83 |
| (e) All other | 783,507 37 |
| Total Charges to Surplus, and Additions to Allocated Reserves | $19,490,640 68 |
| Net Profits before Income Taxes | $17,193,831 05 |
| Federal Taxes Paid | 420,301 98 |
| Net Profits after Income Taxes | $16,773,529 07 |
| Transfers from Guaranty Fund | 235,582 36 |
| Net Change for Period | $17,009,111 43 |
| Surplus at Beginning of Period* | 343,796,488 69 |
| Surplus at End of Period* | $360,805,600 12 |

*Includes all segregations of Surplus account except Guaranty Fund.

## STATEMENT No. 3

### Dividends

Rates of dividends paid, including extra dividends, during the last ten years:

| Rate of Dividend (Per Cent) | Number of Banks Paying at Each Rate | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 1963 | 1962 | 1961 | 1960 | 1959 | 1958 | 1957 | 1956 | 1955 | 1954 |
| 2 | – | – | – | – | – | – | – | – | 1 | 2 |
| 2¼ | – | – | – | – | – | – | – | 1 | 1 | 1 |
| 2½ | – | – | – | – | – | – | 1 | 6 | 10 | 22 |
| 2⅝ | – | – | – | – | – | – | 2 | 2 | 6 | 5 |
| 2¾ | – | – | – | – | 1 | 4 | 4 | 19 | 36 | 46 |
| 2⅞ | – | – | – | – | 3 | 1 | 11 | 13 | 9 | 15 |
| 3 | – | – | – | 2 | 18 | 71 | 99 | 120 | 98 | 82 |
| 3 1/16 | – | – | – | – | – | – | 1 | – | – | – |
| 3⅛ | – | – | – | 6 | 31 | 9 | 31 | 6 | 6 | 5 |
| 3 3/16 | – | – | – | – | 1 | – | – | – | – | – |
| 3¼ | – | 1 | 3 | 14 | 68 | 84 | 30 | 17 | 15 | 6 |
| 3 5/16 | – | – | – | – | 2 | 1 | – | – | – | – |
| 3⅜ | – | – | 5 | 23 | 42 | 2 | 1 | – | 2 | 1 |
| 3½ | 1 | 3 | 19 | 73 | 19 | 14 | 8 | 5 | 2 | 3 |
| 3⅝ | 1 | 2 | 38 | 38 | 1 | – | – | – | – | – |
| 3¾ | 10 | 20 | 48 | 25 | – | – | – | – | 2 | – |
| 3⅞ | 3 | 26 | 48 | 2 | – | – | – | – | – | – |
| 3 9/16 | – | – | – | 1 | – | – | – | – | – | – |
| 3 11/16 | – | – | 1 | 1 | – | – | – | – | – | – |
| 3 13/16 | – | – | 8 | – | – | – | – | – | – | – |
| 3 15/16 | – | – | 1 | – | – | – | – | – | – | – |
| 4 | 120 | 120 | 13 | – | – | – | – | – | 1 | – |
| 4 1/16 | 6 | 1 | 1 | – | – | – | – | – | – | – |
| 4 3/32 | 1 | – | – | – | – | – | – | – | – | – |
| 4⅛ | 14 | 5 | – | – | – | – | – | – | – | – |
| 4 3/16 | 4 | – | – | – | – | – | – | – | – | – |
| 4¼ | 19 | 3 | – | – | – | – | – | – | – | – |
| 4⅜ | 1 | – | – | – | – | – | – | – | – | – |
| 4 7/16 | 1 | – | – | – | – | – | – | – | – | – |
| Total | 181 | 181 | 185 | 185 | 186 | 186 | 188 | 189 | 189 | 188 |
| Average dividend | 4.02 | 3.95 | 3.74 | 3.51 | 3.24 | 3.16 | 3.06 | 2.98 | 2.95 | 2.85 |

# STATEMENT No. 4

## Comparative Statement of Yearly Transactions of Savings Banks

| | 1963 | 1962 |
|---|---|---|
| **Accounts**[1] | | |
| Number opened during year | 402,386 | 403,359 |
| Number closed during year | 403,119 | 344,208 |
| Number open October 31 | 3,504,173 | 3,507,066 |
| Average in each account | $2,036 00 | $1,885 00 |
| **Deposits and Withdrawals**[1] | | |
| Total deposits October 31 | $7,132,891,398 00 | $6,610,575,656 00 |
| Increase over previous year | $522,315,742 00 | $483,370,378 00 |
| Number of deposits during year | 9,035,520 | 9,110,190 |
| Number of withdrawals during year | 5,096,359 | 4,879,408 |
| Average deposit | $212 00 | $188 00 |
| Average withdrawal | $326 00 | $301 00 |
| Amount deposited during year | $1,914,233,597 00 | $1,708,264,610 00 |
| Amount withdrawn during year | $1,661,514,789 00 | $1,469,959,002 00 |
| **Loans** | | |
| Number of real estate loans October 31 | 530,224 | 503,020 |
| Average real estate loan October 31 | $10,153 00 | $9,617 00 |
| Number of personal security loans October 31 | 90,757 | 82,096 |
| Average amount of same | $1,338 00 | $1,213 00 |
| **Income, Dividends, Etc.** | | |
| Total income | $361,070,817 00 | $326,784,029 00 |
| Dividends | 269,067,116 00 | 244,624,706 00 |
| Extra dividends | 529,819 00 | 440,064 00 |
| Expenses | 55,454,201 00 | 50,913,060 00 |
| Federal taxes | 420,302 00 | 108,421 00 |
| State taxes | 3,439,848 00 | 3,155,158 00 |
| Credited to Guaranty Fund | 17,563,833 00 | 16,527,169 00 |

[1] Does not include statistics relating to club deposits.

# STATEMENT No. 5

## Operating Expenses

| | Year Ending October 31, 1963 | | | 1962 | | 1961 | | 1960 | | 1959 | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Amount | Percentage of Income | Cost for each $1,000 of Deposits | Percentage of Income | Cost for each $1,000 of Deposits | Percentage of Income | Cost for each $1,000 of Deposits | Percentage of Income | Cost for each $1,000 of Deposits | Percentage of Income | Cost for each $1,000 of Deposits |
| Salaries | $28,263,677 59 | 7.83 | 3.96 | 8.01 | 3.96 | 8.45 | 4.02 | 8.75 | 4.04 | 8.90 | 3.87 |
| Occupancy | 6,751,538 00 | 1.87 | .95 | 1.96 | .97 | 2.09 | 1.00 | 2.17 | 1.00 | 2.27 | .99 |
| Advertising | 2,938,276 22 | .81 | .41 | .85 | .41 | .91 | .44 | .96 | .45 | .94 | .41 |
| Contributions and Memberships | 734,209 83 | .20 | .10 | .21 | .11 | .23 | .11 | .24 | .11 | .24 | .10 |
| State Tax | 3,439,848 13 | .95 | .48 | .97 | .48 | .86 | .41 | .91 | .42 | 1.01 | .44 |
| Miscellaneous | 14,405,615 78 | 3.99 | 2.02 | 3.89 | 1.92 | 4.06 | 1.93 | 4.14 | 1.91 | 4.28 | 1.86 |
| Total | $56,533,165 55 | 15.65 | 7.92 | 15.89 | 7.86 | 16.60 | 7.91 | 17.17 | 7.93 | 17.64 | 7.67 |

## STATEMENT No. 6

### Surplus

### Aggregate Guaranty Fund and Surplus Account of the Savings Banks on October 31, of the Last Five Years

| Year | Guaranty Fund | | Surplus Account | | Total | |
|---|---|---|---|---|---|---|
| | Amount | Per Cent of Deposits | Amount | Per Cent of Deposits | Amount | Per Cent of Deposits |
| 1959 | $316,853,212 07 | 5.75 | $269,155,081 92 | 4.88 | $586,008,293 99 | 10.63 |
| 1960 | 331,304,849 47 | 5.75 | 279,821,055 39 | 4.85 | 611,125,904 86 | 10.60 |
| 1961 | 346,560,024 78 | 5.63 | 294,985,032 37 | 4.79 | 641,545,057 15 | 10 42 |
| 1962 | 362,834,755 79 | 5.46 | 315,756,033 39 | 4 75 | 678,590,789 18 | 10.21 |
| 1963 | 380,163,006 11 | 5.31 | 329,547,313 68 | 4.60 | 709,710,319 79 | 9.91 |

## STATEMENT No. 7

### Table exhibiting the Number, Condition and Progress of the Savings Banks of Massachusetts from 1959 to 1963, inclusive

| Year | Number of Banks | Number of Deposit Accounts | Increase over Previous Year | Percentage of Increase | Amount of Deposits | Increase over Previous Year | Percentage of Increase | Average of Each Account | Federal Taxes Paid | State Taxes Paid | Expense of Management | Percentage of Expense to Deposits | Percentage of Expense to Assets | Increase in Loans | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | | | | | | Real Estate | Personal Security |
| 1959 | 186 | 3,377,440 | 43,398 | 1.30 | $5,480,128,988 | $256,748,436 | 4.92 | $1,623 | $249,319 | $2,432,145 | $41,427,293 | .755 | .665 | $305,358,444 | $10,168,466 |
| 1960 | 185 | 3,409,898 | 32,458 | .96 | 5,732,013,283 | 251,884,295 | 4.60 | 1,681 | 181,474 | 2,408,926 | 44,546,586 | .777 | .685 | 297,234,837 | 11,826,695 |
| 1961 | 185 | 3,451,187 | 41,289 | 1.21 | 6,127,205,278 | 395,191,995 | 6.89 | 1,775 | 97,110 | 2,514,553 | 47,477,887 | .774 | .68 | 451 967 253 | 7,639,586 |
| 1962 | 181 | 3,507,066 | 55,879 | 1.62 | 6,610,575,656 | 483,370,378 | 7.89 | 1,885 | 108,421 | 3,155,158 | 50,913,060 | .770 | .68 | 505,574,998 | 9,548,885 |
| 1963 | 181 | 3,504,173 | —2,893 | —.08 | 7,132,891,398 | 522,315,742 | 7.90 | 2,036 | 420,302 | 3,439,848 | 55,454,201 | .777 | .69 | 545,877,328 | 21,897,929 |

# SAVINGS BANK LIFE INSURANCE

ROBERT A. MacLELLAN
*Commissioner*

FRANCIS D. PIZZELLA
*Deputy Commissioner*

ALLAN S. BEALE
*Executive Vice President* — SBLI Council

## EXHIBITS

Compiled from the Annual Reports
Submitted by the Savings Banks
to
The Department of Banking and Insurance
As of the Close of Business
October 31, 1963

## SAVINGS BANK LIFE INSURANCE

EXHIBIT A

### LIST OF SAVINGS BANKS HAVING INSURANCE DEPARTMENTS AS OF OCTOBER 31, 1963

| Name of Bank | Location | Insurance Department began business |
|---|---|---|
| Arlington Five Cents Savings Bank | Arlington | Nov. 1, 1930 |
| Beverly Savings Bank | Beverly | June 1, 1931 |
| Berkshire County Savings Bank | Pittsfield | Aug. 1, 1911 |
| Boston Five Cents Savings Bank, The | Boston | Nov. 1, 1929 |
| Boston Penny Savings Bank | Boston | Nov. 1, 1938 |
| Brockton Savings Bank | Brockton | Nov. 1, 1938 |
| Cambridge Savings Bank | Cambridge | Mar. 1, 1930 |
| Cambridgeport Savings Bank | Cambridge | Nov. 1, 1924 |
| Canton Institution for Savings, The | Canton | Nov. 1, 1934 |
| Charlestown Savings Bank | Boston | Jan. 1, 1956 |
| City Savings Bank of Pittsfield | Pittsfield | July 15, 1912 |
| Essex Savings Bank | Lawrence | Jan. 15, 1949 |
| Fall River Five Cents Savings Bank | Fall River | Nov. 1, 1931 |
| Greenfield Savings Bank | Greenfield | Nov. 1, 1939 |
| Grove Hall Savings Bank | Boston | Nov. 1, 1929 |
| Holyoke Savings Bank | Holyoke | Nov. 1, 1945 |
| Leominster Savings Bank | Leominster | June 1, 1931 |
| Lowell Institution for Savings | Lowell | Nov. 1, 1929 |
| Lynn Five Cents Savings Bank | Lynn | Nov. 1, 1922 |
| Lynn Institution for Savings | Lynn | Nov. 1, 1922 |
| Malden Savings Bank | Malden | Feb. 10, 1954 |
| Massachusetts Savings Bank | Boston | Nov. 1, 1925 |
| New Bedford Institution for Savings | New Bedford | July 15, 1930 |
| Newton Savings Bank | Newton | Mar. 1, 1937 |
| North Adams Savings Bank | North Adams | Feb. 29, 1924 |
| People's Savings Bank of Brockton | Brockton | Nov. 2, 1908 |
| Plymouth Five Cents Savings Bank | Plymouth | Nov. 1, 1934 |
| Salem Five Cents Savings Bank | Salem | Nov. 1, 1951 |
| Somerville Savings Bank | Somerville | Nov. 1, 1940 |
| Springfield Five Cents Savings Bank | Springfield | Nov. 1, 1944 |
| Suffolk Franklin Savings Bank | Boston | Nov. 1, 1941 |
| Uxbridge Savings Bank | Uxbridge | Mar. 10, 1931 |
| Waltham Savings Bank | Waltham | Nov. 1, 1925 |
| Whitman Savings Bank | Whitman | June 22, 1908 |
| Wildey Savings Bank | Boston | Apr. 14, 1931 |
| Worcester County Institution for Savings | Worcester | Mar. 1, 1948 |
| Worcester Mechanics Savings Bank | Worcester | Nov. 1, 1952 |

Note — Copies of the individual statements supporting the composite figures shown in Exhibits B, C and D may be obtained from the Division of Savings Bank Life Insurance, 47 Franklin Street, Boston, Massachusetts.

## SAVINGS BANK LIFE INSURANCE

EXHIBIT B

### AGGREGATE STATEMENT OF CONDITION OF INSURANCE DEPARTMENTS OF SAVINGS BANKS

| | October 31, 1963 |
|---|---|
| **Ledger Assets:** | |
| Mortgage loans | $111,783,434 59 |
| Collateral loans | 792,858 01 |
| Policy loans | 10,603,508 64 |
| U. S. Government securities | 25,655,062 34 |
| Other bonds and notes | 30,272,052 00 |
| Stocks | 2,070,505 30 |
| Cash in office | 249,622 93 |
| Deposits in banks | 1,950,577 18 |
| Taxes paid on mortgaged property | 22,139 05 |
| Other ledger assets | 138,071 94 |
| Personal security loans | 77,084 32 |
| Improvement loans | 178,024 98 |
| Total Ledger Assets | $183,792,941 28 |
| **Non-Ledger Assets:** | |
| Interest due and accrued | $1,222,644 70 |
| Net uncollected and deferred premiums | 3,779,803 39 |
| Unification of mortality | 151,696 48 |
| Other non-ledger assets | 5,948 60 |
| Total Gross Assets | $188,953,034 45 |
| Non-admitted Assets | 261 97 |
| Total Admitted Assets | $188,952,772 48 |
| **Liabilities:** | |
| Legal reserve | $154,449,409 00 |
| Reserve on supplementary contracts | 3,990,758 00 |
| Reserve on unreported claims | 331,555 59 |
| Dividends left to accumulate | 7,389,196 80 |
| Premiums paid in advance | 87,002 57 |
| Surrender value on cancelled policies | 17,859 06 |
| Unearned interest | 305,778 12 |
| Salaries, rent, etc., unpaid | 19,586 66 |
| Estimated state and federal tax | 418,009 67 |
| Unification of mortality | 151,696 48 |
| Due General Insurance Guaranty Fund | 3,686 34 |
| Suspense liabilities | 505,624 40 |
| Policyholders' dividends due and unpaid | 96,974 76 |
| Apportioned for 1964 dividends | 5,746,504 00 |
| Total Liabilities | $173,513,641 45 |
| Surplus in banks | 15,439,131 03 |
| Total | $188,952,772 48 |

## SAVINGS BANK LIFE INSURANCE

EXHIBIT C

### AGGREGATE STATEMENT OF INCOME AND DISBURSEMENTS OF INSURANCE DEPARTMENT OF SAVINGS BANKS FOR YEAR ENDING OCTOBER 31, 1963

| | |
|---|---|
| Ledger Assets, October 31, 1962 | $174,916,984 95 |
| **Income:** | |
| Life premiums { Level | 14,687,290 58 |
| Life premiums { Group | 1,135,684 15 |
| Dividends to purchase paid-up additions | 1,611,604 47 |
| Annuity premiums | 359,002 83 |
| Total premium income | $17,793,582 03 |
| Received for supplementary contracts | 687,109 28 |
| Dividends left to accumulate at interest | 1,127,906 89 |
| Interest and rents | 8,407,058 84 |
| Collection fees received from other banks | 373,755 78 |
| Unification of mortality | 174,232 45 |
| Miscellaneous income | 559 37 |
| Profit on sale or maturity of securities | 145,199 16 |
| Increase in book value ledger assets | 435,627 36 |
| Total income | $29,145,031 16 |
| Amount carried forward | $204,062,016 11 |
| **Disbursements:** | |
| Death claims | $4,990,475 33 |
| Matured endowments | 559,093 00 |
| Disability claims | 54,626 38 |
| Annuity payments | 649,982 51 |
| Surrender values | 2,272,573 56 |
| Dividends | 5,595,184 12 |
| Payments on supplementary contracts | 869,237 02 |
| Dividend accumulations surrendered | 622,182 80 |
| Collection fees | 594,622 48 |
| Medical fees | 83,492 69 |
| Salaries | 938,159 73 |
| Rent | 89,144 21 |
| State tax | 236,578 64 |
| Federal tax | 131,825 31 |
| Social security and unemployment tax | 41,213 95 |
| Advertising, printing, postage, etc. | 111,720 57 |
| Furniture and fixtures | 13,360 42 |
| Miscellaneous expenses | 559,349 30 |
| Suspense disbursement | 142,023 41 |
| Unification of mortality | 174,232 45 |
| Miscellaneous interest payments | 11,859 64 |
| Other disbursements | 2,677 34 |
| Loss on sale of securities | 324,641 04 |
| Reduction in book value ledger assets | 1,084 75 |
| Paid to Saving Bank Life Insurance Council | 1,011,762 23 |
| Paid to Treasurer of the Commonwealth | 151,676 00 |
| Paid to General Insurance Guaranty Fund | 36,295 95 |
| Total disbursements | $20,269,074 83 |
| Ledger Assets, October 31, 1963 | $183,792,941 28 |

## SAVINGS BANK LIFE INSURANCE

EXHIBIT D

### AGGREGATE STATEMENT OF POLICY ACTIVITY (INCLUDING GROUP INSURANCE) OF INSURANCE DEPARTMENTS OF SAVINGS BANKS FOR YEAR ENDING OCTOBER 31, 1963

| | LEVEL | | GROUP | | TOTALS | |
|---|---|---|---|---|---|---|
| | *No.* | *Amount* | *No.** | *Amount* | *No.* | *Amount* |
| In force Oct. 31, 1962 | 526,828 | $776,382,404 | 42,959 | $89,979,527 | 569,787 | $866,361,931 |
| New Issues | 26,316 | 79,153,506 | 3,097 | 2,897,267 | 29,413 | 82,050,773 |
| Revivals | 67 | 119,961 | — | — | 67 | 119,961 |
| Increases | 1,959 | 38,696,963 | 4,366 | 6,033,459 | 6,325 | 44,730,422 |
| Terminations: | | | | | | |
| Death | 3,816 | $ 4,353,150 | 390 | $ 606,794 | 4,206 | $ 4,959,944 |
| Disability | — | — | 16 | 51,144 | 16 | 51,144 |
| Maturities | 625 | 546,606 | — | — | 625 | 546,606 |
| Expires | 1,003 | 1,277,485 | 1,623 | 3,285,700 | 2,626 | 4,563,185 |
| Surrenders | 7,318 | 8,459,138 | — | — | 7,318 | 8,459,138 |
| Lapses | 1,138 | 3,108,100 | — | — | 1,138 | 3,108,100 |
| Decreases | 1,950 | 37,002,846 | — | — | 1,950 | 37,002,846 |
| Withdrawals | — | — | 374 | 187,800 | 374 | 187,800 |
| In force Oct. 31, 1963 | 539,320 | $839,605,509 | 48,019 | $ 94,778,815 | 587,339 | $934,384,324 |

*Represents the certificate holders of master group policies.

There are also in force as of October 31, 1963, 8,714 annuity contracts representing annual payments of $1,111,009.42.

EXHIBIT E

## GENERAL INSURANCE GUARANTY FUND

**Principal Office: 47 Franklin Street, Boston**

Organized July 30, 1907 — Commenced business June 22, 1908

Robert A. MacLellan, *President* — Daniel F. Sullivan, *Vice President*

Philip J. Coady, *Treasurer* — Francis D. Pizzella, *Clerk*

*Board of Trustees:* P. J. Coady, J. W. Hull, D. England, Jr., J. J. Marshall, R. A. MacLellan, D. F. Sullivan, W. J. Fitzgerald

### STATEMENT OF RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING OCTOBER 31, 1963

| | | |
|---|---|---|
| Ledger Assets, October 31, 1962 | | $1,653,772 02 |
| *RECEIPTS* | | |
| Net interest on investments | $68,679 22 | |
| Unification of mortality payments from insurance banks | 174,232 45 | |
| Payments from insurance banks to General Insurance Guaranty Fund | 36,295 95 | |
| Profit on sale of securities | 4,908 18 | $ 284,115 80 |
| | | $1,937,887 82 |
| *DISBURSEMENTS* | | |
| Unification of mortality payments to insurance banks | $174,232 45 | |
| Reimbursement to State under Chapter 178, Section 17 | — | |
| Miscellaneous expense | 483 58 | |
| Loss on sale of securities | 2,571 20 | $ 177,287 23 |
| Ledger Assets, October 31, 1963 | | $1,760,600 59 |

*SUMMARY OF LEDGER ASSETS AS OF OCTOBER 31, 1963*

| | |
|---|---|
| U. S. Treasury Securities | $1,364,242 13 |
| Deposit balance in Savings Bank | 374,792 48 |
| Deposit balance in National Bank | 21,565 98 |
| Total Ledger Assets | $1,760,600 59 |

## SAVINGS BANK LIFE INSURANCE

EXHIBIT F

### SAVINGS BANK LIFE INSURANCE COUNCIL
### STATEMENT OF RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING OCTOBER 31, 1963

| | | |
|---|---|---|
| Ledger Assets — October 31, 1962 | | $ 4,384 77 |
| *RECEIPTS* | | |
| Payments from insurance banks to Savings Bank Life Insurance Council | | $1,011,762 23 |
| *DISBURSEMENTS* | | |
| Salaries | $418,243 62 | |
| Rent | 49,102 05 | |
| Social security and unemployment tax | 14,243 12 | |
| Advertising, printing, postage, etc. | 284,196 88 | |
| Furniture and fixtures | 215,115 35 | |
| Miscellaneous expense | 34,802 67 | $1,015,703 69 |
| Ledger Assets — October 31, 1963 | | $ 443 31 |

*SUMMARY OF LEDGER ASSETS AS OF OCTOBER 31, 1963*

| | |
|---|---|
| Suspense credit balance | $ 491,588 96* |
| Deposit in banks | 492,032 27 |
| Total | $ 443 31 |

*Deduction.